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CODING

6. Schedule of Underlying Insurance Policies (Use Supplemental Schedule Form L-2739 if additional space is required.)

Policy Number	Policy Period	Type of Policy	Limits of Liability	Insurer
53 SMP CF7025	03-27-81/82	COMPREHENSIVE GENERAL LIABILITY	500M CSL	HARTFORD
53 AB CD2746	03-27-81/82	COMPREHENSIVE AUTOMOBI	LE 500M CSL	HARTFORD
53 SMP CF7025	03-27-81/82	EMPLOYERS LIABILITY	100M	HARTFORD
	• -	`		
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FORM NUMBERS OF ENDORSEMENTS FORMING PART OF POLICY L3274-1, G2240-2A (GH66-1)

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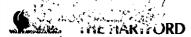
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The company located these documents in its

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CDR Printed in U. S. A. Form L-2738-2





Separate and attach each form in same manner as an endorsement to the front of the Company Copy of the policy whose number is highlighted below.

UMBRELLA POLICY IDENTIFICATION

Underlying Policy	Policy Period
1. 53 SMP CF 7025	03-27-81/82
2. 53 AB CD 2746	03-27-81/82
3.	
4.	

The above policies underlie Umbrella Policy No. 53RHU BH 6832 Attac

Umbrella Policy Period 03-27-81/82

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Form PC-110-0 Printed in U.S.A.



THE HARTFORD

Named Insured and Address

This endorsement forms a part of Policy No. 53 RHU BH6832 issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

EXCLUSION OF PROFESSIONAL SERVICES (UMbrella Liability)

IT IS AGREED THAT SUCH INSURANCE AS IS AFFORDED BY THE POLICY DOES NOT APPLY TO LIABILITY ARISING OUT OF ANY PROFESSIONAL SERVICES PERFORMED BY OR FOR THE NAMED INSURED, INCLUDING [1] THE PREPARATION OR APPROVAL OF MAPS, PLANS, OPINIONS, REPORTS, SURVEYS, DESIGNS OR SPECIFICATIONS, AND [2] SUPERVISORY, INSPECTION OR ENGINEERING SERVICES; BUT THE FOREGOING EXCLUSION DOES NOT APPLY WITH RESPECT TO PROJECTS FOR WHICH THE NAMED INSURED PERFORMS ANY ACTUAL CONSTRUCTION OPERATIONS.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

blw 5/20/81

GH66-1



DUPLICATED

Special Coding Instructions

(To be completed by Underwriter or Rater)

Special Filing Cod			
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		other portions. Describe and	list codes
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Special Coding Instructions

(To be completed by Underwriter or Rater)

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Form OA-228-4 Printed in U.S.A.

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PREMIUM CODING RECORD (PCR)

S I O Policy Number Insured's Name Insured's	Inception Date Expiration Producer Code R HART-matic R Account Number Num
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COMPANY COPY

does not certify that these documents constitute a complete and accurate copy of the policy.

Form OA-1130-D-1 Printed in U.S.A.

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The member company of THE HARTFORD INSURANCE GROUP designated on the Declarations page as the Insurer (a stock insurance company, herein called the company)

In consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the named insured as follows:

I Coverage

The Company will indemnify the insured for ultimate net loss in excess of the underlying limit or the self-insured retention, whichever is the greater, because of:

- (a) bodily injury,
- b) personal injury.

- (c) property damage or
- (d) advertising injury

to which this insurance applies, caused by an occurrence which takes place anywhere in the world.

Exclusions

This insurance does not apply:

- (a) to liability assumed by the insured under any contract or agreement with respect to an occurrence taking place before the contract or agreement is made;
- (b) to bodily injury or property damage included within the airmath hazard, the watercraft hazard or the pollution hazard;
 - Lo bodily injury or property damage due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to liability assumed by the insured under any contract or agreement;
- (d) to bodily injury or property damage included within the nuclear energy hazard:
- (e) to any obligation for which the insured or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- to property damage to property owned by any named insured;
- (g) to property damage to
 - the named insured's products or premises alienated by the named insured arising out of such products or premises or any part of such products or premises;
 - (2) work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (h) to loss of use of tangible property which has not been physically injured or destroyed resulting from
 - (1) a delay in or lack of performance by or on behalf of the named insured of any contract or agreement, or

(2) the failure of the named insured's products or work performed by or on behalf of the named insured to meet the level of performance, quality, fitness or durability warranted or represented by the named insured,

but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the named insured's products or work performed by or on behalf of the named insured after such products or work have been put to use by any person or organization other than an insured;

- (i) to ultimate net loss claimed for the withdrawal, Inspection, repair, replacement, or loss of use of the named insured's products or work completed by or for the named insured or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;
- (j) to advertising injury arising out of
 - failure of performance of any contract or agreement, other than the unauthorized appropriation of ideas based upon alleged breach of an implied contract;
 - (2) infringement of trademark, service mark or trade name, other than titles or slogans, by use thereof on or in connection with goods, products or services sold, offered for sale or advertised; or
 - (3) incorrect description or mistake in the advertised price of goods, products or services sold, offered for sale or advertised;
- (k) to personal injury arising out of discrimination or humiliation directly or indirectly related to the employment or prospective employment of any person or persons by any insured.

II Investigation, Defense, Settlement

The Company will defend any claim or suit against the insured seeking damages on account of injury or damage to which this policy applies and which no underlying insurer is obligated to defend, but ke such investigation, defense and settlement thereof as it expedient; provided, however, the Company shall have the out not the duty to investigate, settle or defend any such claim or suit brought against the insured outside the United States of America, its territories or possessions or Canada.

If the Company elects not to investigate, settle or defend any such claim or suit, the insured under the supervision of the Company shall arrange for such investigation and defense thereof as are reasonably

necessary, and subject to prior authorization of the Company, shall effect such settlement thereof as the Company and the insured deem expedient.

All events a incurred by the Companyor the insured in the investigation, settlement and before or claims of suits shall be tharged a gain state of the company that the investigation of the company shall not be obligated to pay any claim or judgmoesderod certain that the escape octaments occurs titute case of investigating, settling or detending any claim or suit after the applicable indicated a fine of the campany with the process of the control of the campany with the process of the campany with the cam

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III Persons Insured

Each of the following is an insured under ...is insurance to the extent set forth below:

- (a) if the named insured is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor, and the spouse of the named insured with respect to the conduct of such a business;
- (b) If the named insured is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) If the named insured is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
- (d) any person (other than an employee of the named insured) or organization while acting as real estate manager for the named insured;
- (e) any employee of the named insured while acting within the scope of his duties as such, but the insurance afforded to such an employee does not apply:
 - (1) to bedily injury or personal injury to (i) another employee of the named insured arising out of or in the course of his employment or (ii) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof;
 - (2) to property damage to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by (i) another employee of the named insured or (ii) the

named ins. ...d or, if the named insured is a partnership or joint venture, any partner or member thereof;

- (f) with respect to any automobile owned by the named insured or hired for use by or on behalf of the named insured, any person (including an employee of the named insured) while using such automobile and any person or organization legally responsible for the use thereof, provided its actual use is with the permission of the named insured, except
 - any person or organization, or any agent or employee thereof, operating an automobile sales agency, repair shop, service station, storage garage or public parking place, with respect to an accurrence arising out of the operation thereof; or
 - (2) the owner or any lessee, other than the named insured, of a hired automobile or any agent or employee of such owner or lessee:
- (g) any person or organization to whom or to which the named insured is obligated by virtue of a written contract to provide insurance such as is afforded by this policy, but only with respect to operations performed by the named insured or facilities owned or used by the named insured;
- (h) any other person or organization who is an insured under any policy of underlying insurance, subject to all the limitations upon coverage under such policy other than the limits of the underlying insurer's liability.

The insurance with respect to any person or organization not an insured under an underlying insurance policy applies only to ultimate net loss in excess of the underlying limit or self-insured retention applicable to the named insured.

This insurance does not apply to bodily injury, personal injury, property damage or advertising injury arising out of the conduct of any partnership or joint venture of which the insured is a partner or member and which is not designated in this policy as a named insured.

IV Limits of Liability

Regardless of the number of (1) Insureds under this policy, (2) persons or organizations who sustain injury or damage or (3) claims made or suits brought, the Company's liability is limited as follows:

The total liability of the Company for all ultimate net loss as the result of any one occurrence shall not exceed the limit of liability stated in the declarations as applicable to "each occurrence."

Subject to the above provision respecting "each occurrence", the total liability of the Company for all ultimate net loss because of all bodily injury and property damage to which this policy applies and described in any of the numbered subparagraphs below shall not exceed the limit of liability stated in the declarations as "aggregate":

 all bodily injury and property damage included within the products hazard and all bodily injury and property damage included within the completed operations hazard, (2) all bodily injury because of occupational diseases of employees of insureds.

The aggregate limit of liability shall apply separately to the injury or damage described in subparagraphs (1) and (2) above.

For the purpose of determining the limit of the Company's liability, all advertising injury, bodily injury, personal injury and property damage described in any of the subparagraphs below shall be considered as arising out of one occurrence:

- (1) all bodily injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions.
- (2) all advertising injury and personal injury arising out of repeated publications or utterances of the same or similar material.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

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When used in this policy (including endor. hereof):

ants forming a part

"nuclear energy hazard" sludes

"udvertising injury" means injury arising out of one or more of the following offenses committed during the policy period in connection with the named insured's advertising activities: (1) the publication itterance of a libel or slander or of other defamatory or disparage.

material, or a publication or utterance in violation of an individ-al's right of privacy; (2) infringement of copyright or of title or of slogan; or (3) piracy or unfair competition or idea misappropriation under an implied contract:

"aircraft hazard" includes bodily injury and property damage arising out of the ownership, operation, maintenance, use, loading or unloading of any aircraft owned or operated by or rented or loaned to any insured; but this hazard does not include bodily injury to any employee of an insured arising out of and in the course of his em-

"automobile" means a land motor vehicle, trailer or semi-trailer;

ployment by the insured;

"bodily injury" means bodily injury, sickness or disease sustained by any person which occurs during the policy period, including mental anguish or death at any time resulting therefrom;

"completed operations hazard" includes bodily injury and property damage arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the bedily injury or property damage occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the named insured. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (1) when all operations to be performed by or on behalf of the named insured under the contract have been completed,
- (2) when all operations to be performed by or on behalf of the named insured at the site of the operations have been completed, or
- (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

erations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed com-

The completed operations hazard does not include bodily injury or property damage arising out of

- (a) operations in connection with the transportation of property, unless the bodly injury or property damage arises out of a condition in or on a vehicle created by the loading or unloading
- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or
- (c) operations for which the classification stated in the underlying Insurance policy or in the Company's manual specifies "including completed operations";

"damages" do not include (1) fines or penalties or (2) punitive or exemplary damages where insurance against such damages is prohibited by law or contrary to public policy;

"insured" means any person or organization qualifying as an insured in the "Persons insured" provision of this policy. The insurance afforded applies separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the Company's liability:

"named insured" means the person or organization first named in item 1 of the declarations of this policy (the first "named insured") and also includes any other person or organization named in item i of the declarations and any other organization coming under the first named insured's control and of which it assumes active manage-

"named insured's products" means goods or products manufac-sold, handled or distributed by the named insured or by others g under his name, including any container thereof (other a vehicle), but "named insured's products" shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

. . .

- bodily injury or property damage
 - (i) with respect to which an insured under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
 - (2) resulting from the hazardous properties of nuclear material and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- B. bodily injury or property damage resulting from the hazardous properties of nuclear material, if
 - the nuclear material (a) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (b) has been discharged or dispersed therefrom;
 - (2) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or
 - (3) the bodily injury or property damage arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this subparagraph (3) applies only to property damage to such nuclear facility and any property thereat.

As used in paragraphs A. and B. above:

"hazardous properties" include radioactive, toxic or explosive properties;

"nuclear material" means source material, special nuclear material or byproduct material;

"source material", "special nuclear material", and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor:

"waste" means any waste material (1) containing byproduct material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof;

"nuclear facility" means

- (a) any nuclear reactor.
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste,
- (c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of occurring more than 25 more devices. sists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation premises or place prepared or used for the storage or disposal of waste,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations:

"nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain fts

"business records. At this time the company or does not certify that these documents constitute a complete and accurate copy of the policy.

"eccurrence" means

- (1) with respect to bodily injury or property damage: an accident, Including continuous or repeated exposure to conditions, which results in bodily injury or property damage neither expected nor intended from the standpoint of the insured;
- (2) with respect to "advertising injury" and "personal injury", respectively: an offense described in one of the numbered subdivisions of the definition of those terms in this policy;

"personal injury" means injury, other than advertising injury, arising out of one or more of the following offenses committed during the policy period in the conduct of the named insured's business:

- (1) the publication or utterance of a libel or slander or of other defamatory or disparaging material, or a publication or utterance in violation of an individual's right of privacy;
- (2) faise arrest, detention or imprisonment, or malicious prosecution:
- (3) wrongful entry or eviction or other invasion of an individual's right of privacy; or
- (4) discrimination or humiliation not committed by or at the direction of the insured or any executive officer, director, stock-holder, partner or member thereof, but only with respect to injury to the feelings or reputation of a natural person;

"pollution hexard" includes bodily injury and property damage arising out of the discharge, dispersal, release or escape of smoke, vapors, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste vapors, rumes, acids, sixaiis, toxic clienticals, indicates into or upon materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water; but this hazard does not include such injury or damage if such discharge. dispersal, release or escape is sudden and accidental;

"products hazard" includes bodily injury and property damage arising out of the named insured's products or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs away from premises owned by or rented to the named insured and after physical possession of such products has been reliquished to others." sion of such products has been relinquished to others;

"property damage" means (1) physical injury to or destruction of

Lurs during the policy period, including tarigible property which ny time resulting therefrom, or (2) loss of the loss of use thereof use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an eccurrence during the policy period;

"self-insured retention" means the amount stated as the "self-insured retention" in the declarations. The "self-insured retention" does not apply to ultimate net less which would be covered for a greater amount by underlying insurance except for the sole reason that any aggregate limit of the underlying insurance has been reduced or exhausted by payment of loss;

"ultimate net less" means the total of the following amounts arising with respect to each occurrence to which this policy applies:

- (1) all sums which the insured, or any organization as his insurer, or both, shall become legally obligated to pay as damages, whether by reason of adjudication or sattlement, because of bodily injury, personal injury, property damage or advertising injury, and
- (2) all expenses incurred by the insured or the Company in the investigation, negotiation, settlement and defense of any claim or suit seeking such damages, excluding only the salaries of the insured's or the Company's regular employees;

"underlying limit" means with respect to each occurrence to which this policy applies the amounts of the applicable limits of liability of the underlying insurance as stated in the Schedule of Underlying Insurance Policies less the amount, if any, by which any aggregate limit of such insurance has been reduced by payment of loss. The limits of liability of any underlying insurance policy shall be deemed applicable regardless of any defense which the underlying insurer may assert because of the insured's failure to comply with any condition of the policy;

"watercraft hazard" includes bodily injury and property damage arising out of the ownership, operation, maintenance, use, loading or unloading of any watercraft over fifty feet in length owned or operated by or rented or loaned to any insured; but this hazard does not include (1) bodily injury to any employee of an insured arising out of and in the course of his employment by the insured or (2) any watercraft while ashore on premises owned by, rented to or controlled by the named insured.

Conditions

1. Premium

All premiums for this policy shall be computed in accordance with the Company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

2. Inspection and Audit

The Company shall be permitted but not obligated to inspect the named insured's property and operations at any time. Neither the Company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking. on behalf of or for the benefit of the named insured or others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

The Company may examine and audit the named insured's books and records at any time during the policy period and extensions thereof and within three years after the final terminates. ation of this policy, as far as they relate to the subject matter of this insurance.

3. Notice of Occurrence

Whenever it appears that an occurrence is likely to involve Indemnity under this policy, written notice thereof shall be given to the Company or any of its authorized agents as soon as practicable. ticable. Such notice shall contain particulars sufficient to identify the insured and also reasonably obtainable information respecting the time, place and circumstances of the occurrence. the names and addresses of the injured and of available wit-

4. Assistance and Cooperation of the Insured

Company and in which event the insured, its insurers and the Company shall cooperate in all things in defense of such claim, suit or proceeding.

The insured shall cooperate with the underlying insurers as required by the terms of the underlying insurance and comply with all the terms and conditions thereof, and shall enforce any right of contribution or indomnity against any person or organization who may be liable to the insured because of bodily injury, personal injury, property damage or advertising injury with respect to which insurance is afforded under this policy or the underlying policies.

5. Action Against Company

No action shall lie against the Company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the insured's obligation to pay shall have been finally determined either by judgment against the insured after actual trial or by written agreement of the insured, the claimant and the Company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the Company as a party to any action against the insured to determine the insured's liability, nor shall the Company be impleaded by the insured or his legal representative. Bankruptcy or insolvent the Insured or his legal representative. Bankruptcy or insolvency of the insured or of the insured's estate shall not relieve the Company of any of its obligations hereunder.

In the event the insured or the insured's underlying insurer The Company shall have the right and shall be given the opposition ting to associate with the insured or its underlying insurerate company of ocased the sector experience in the depresent of the sector experience and control of any claim, suit or proceed. or both, in the defense and control of any claim, suit or proceed in the call insured retention, the Company may elect to ing which involves or appears reasonably likely to involve the special deponds the special track of the company may elect to

does not certify that these documents constitute a complete and accurate copy of the policy.

Conditions (continued)

in addition to the applicable limit of liability, for the taxable costs and disbursaments and interest incidental thereto, but in no event shall the liability of the Company for ultimate set loss exceed the amount herein applicable to any one eccurrence plus the cost and expenses of such appeal.

7. Loss Payable

The insured shall make claim for any loss under this policy as soon as practicable after (a) the insured shall have paid ultimate net loss in excess of the underlying limit or the salf-insured retention with respect to any occurrence or (b) the insured's obligation to pay such amounts shall have been finally determined either by judgment against the insured after actual trial or by written agreement of the insured, the claimant and the Company.

All losses covered by this policy shall be due and payable by the Company within 30 days after they are respectively claimed and proven in accordance with the terms of this policy.

8. Other insurance

The insurance afforded by this policy shall be excess insurance over any other valid and collectible insurance (except when purchased specifically to apply in excess of this insurance) available to the insured, whether or not described in the Schedule of Underlying insurance Policies, and applicable to any part of ultimate net loss, whether such other insurance is stated to be primary, contributing, excess or contingent; provided that if such other insurance provides indemnity only in excess of a stated amount of liability per eccurrence, the insurance afforded by this policy shall contribute therewith with respect to such part of ultimate net loss as is covered hereunder, but the Company shall not be liable for a greater proportion of such loss than the amount which should have been payable under this policy bears to the sum of said amount and the amounts which would have been payable under each other excess indemnity policy applicable to such loss, had each such policy been the only policy so applicable.

9. Subrogation

In the event of any payment under this policy, the Company shall participate with the insured and any underlying insurer in the exercise of all the insured's rights of recovery against any person or organization liable therefor. The insured shall do nothing after loss to prejudice such rights and shall do everything necessary to secure such rights. Recoveries shall be applied first to reimburse any interest (including the insured) that may have paid any amount, with respect to liability in excess of the limit of the Company's liability hereunder; then to reimburse the Company up to the amount paid hereunder; and lastly to reimburse such interests (including the insured), of whom this insurance is excess, as are entitled to claim the residue, if any; but a different apportionment may be made to effect settlement of a claim by agreement signed by all interests. Reasonable expenses incurred in the exercise of rights of recovery shall be apportioned among all interests in the ratio of their respective losses for which recovery is sought.

10. Changes

Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the Company from asserting any rights under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy, signed by an authorized representative of the Company.

11. Assignment

Assignment of interest under this policy shall not bind the Company until its consent is endorsed hereon; if, however, the named insured shall die, such insurance as is afforded by the policy shall apply (1) to the named insured's legal representative, as the named insured, but only while acting within the scope of his duties as such, and (2) with respect to the property

of the named insured, to the person having proper temporary custody thereof, as insured, but only until the appointment and qualification of the legal representative.

12. Three Year Policy

if this policy is issued for a period of three years any limit of the Company's liability stated in this policy as "aggregate" shall apply separately to each consecutive annual period thereof.

13. First Named Insured

The first insured named in item 1 of the declarations shall be responsible for payment of all premiums, and is authorized to act on behalf of all other insureds and named insureds with respect to giving and receiving notice of cancellation and to receiving any return premium that may become payable under this policy.

14. Maintenance of Underlying Insurance

Each policy described in the declarations shall be maintained in full effect during the currency of this policy, except for any reduction of the aggregate limit or limits contained therein solely by payment of claims in respect of eccurrences taking place during the period of this policy. Failure of the named insured to comply with the foregoing shall not invalidate this policy but in the event of such failure, the Company shall be liable only to the extent that it would have been liable had the named insured compiled therewith.

Upon notice that any aggregate limit of liability under any policy of underlying insurance has been exhausted, the named insured shall immediately make all reasonable efforts to reinstate such limits.

The named insured shall give the Company written notice as soon as practicable of any change in the scope of coverage or in the amount of limits of insurance under any underlying insurance, and of the termination of any coverage or exhaustion of aggregate limits of any underlying insurer's itability.

15. Cancellation

This policy may be cancelled by the named insured by surrender thereof to the Company or any of its authorized agents or by mailing to the Company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the Company by mailing to the named insured first named in the declarations at the address shown in this policy written notice stating when not less than thirty days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of the surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the named insured or by the Company shall be equivalent to mailing.

If the named insured cancels, earned premium shall be computed in accordance with the customary short rate tables and procedure. If the Company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

If this policy insures more than one named insured, cancellation may be effected by the first of such named insureds for the account of all insureds; and notice to all interests therein.

16. Declarations

By acceptance of this policy the named insured agrees that the statements in the declarations are its agreements and representations, that this policy is issued and continued in reliance upon the truth of such representations and that this policy embodies all agreements existing between the named insured and the Company or any of its agents relating to this insurance.

In Witness Whereof, the Company has caused this policy to be signed by its President and a Secretary, but the same shall not be binding unless countersigned on the declarations page by a duly authorized agent of the Company.

Mechael S. Wilder, Secretary

Contractors Endorsement (Umbrella Liability)



		, Named Insured and Address
1551	169 p	dorsement forms a part of Policy No
the	rein,	and takes effect as of the effective date of said policy unless effective date is stated herein.
E#e	ective ne as	date
li is Inse	ranc	ed that, except to the extent that liability coverage is provided in a policy of underlying insurance described in the Schedule of Underlying e Policies in the Declarations, this policy does not apply:
(a)	to p	roperty damage to
	(1)	property occupied by or rented to the insured.
		Property used by the insured, or
	(3)	property in the care, custody or control of the insured or as to which the insured is for any purpose exercising physical control;
(b)		roperty damage included within (1) the explosion hazard, (2) the collapse hazard, or (3) the underground property damage hazard as sed herein:
	(1)	"explosion hazard" includes property damage arising out of blasting or explosion. The explosion hazard does not include property damage (i) arising out of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment, or (ii) arising out of operations performed for the named insured by independent contractors, or (iii) included within the completed operations hazard or the underground property damage hazard;
	(2)	"collapse hazard" includes "structural property damage" as defined herein and property damage to any other property at any time resulting therefrom. "Structural property damage" means the collapse of or structural injury to any building or structure due to (i) grading of land, excavating, borrowing, filling, back-litting, tunnelling, pile driving, cofferdam work or calsson work or (ii) moving, shoring, underpinning, raising or demolition of any building or structure or removal or rebuilding of any structural support thereof. The collapse hazard does not include property damage (i) arising out of operations performed for the named insured by independent contractors, or (ii) included within the completed operations hazard or the underground property damage hazard;
	(3)	"underground property damage hazard" includes "underground property damage" as defined herein and property damage to any other property at any time resulting therefrom. "Underground property damage" means property damage to wires, condults, pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus in connection therewith, beneath the surface of the ground or water, caused by and occurring during the use of meanical equipment for the purpose of grading land, paving, excavating, drilling, borrowing, filling, back-filling or pile driving. The underground property damage hazard does not include property damage (i) arising out of operations performed for the named insured by independent contractors, or (ii) included within the completed operations hazard;
c)	to lia	ibility for bodity injury or property damage assumed by the insured under any contract or agreement;
d)		reporty damage to work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, sor equipment furnished in connection therewith.
is	furthe	er agreed that the policy does not apply to:
a)	bod	ly injury, personal injury, property damage or advertising injury arising out of any project insured under a "wrap-up" rating plan; or
b)	pro	perty damage to equipment leased by or rented to the Insured.
		·
loth nan	ing h as h	erein contained shall be held to vary, waive, after, or extend any of the terms, conditions, agreements or declarations of the policy, other presents at the policy of the policy of the policy of the policy of the results and the policy of t
his s o uly	endo i the autho	rsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a prized agent of the company shall constitute valid countersignature of this endorsement.
		\cdot
		Countersigned by



Named Insured and Address

This endorsement forms a part of Policy No. issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date. Effective hour to the same as stated in the Declarations of the policy.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by

G-2240-2 A Printed In U. S. A. 6-774

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Authorized Agent

Policy Period	Type of Policy	Limits of Liability	Insurer
03 27 82/83	COMPREHENSIVE GENERAL LIABILITY	500 M CSL	HARTFORD
03 27 82/33	COMPREHENSIVE AUTOMOBILE	500 H CSL	HARTFORD
03 27 82/83	EMPLOYERS LIABILITY	100 74	HARTFORD
		H = 1.000	
	03 27 82/83 03 27 82/83	03 27 82/83 COMPREHENSIVE GENERAL LIABILITY 03 27 82/83 COMPREHENSIVE AUTOHOBILE LIABILITY	03 27 82/83 COMPREHENSIVE GENERAL 500 M CSL LIABILITY 03 27 82/83 COMPREHENSIVE AUTOMOBILE 500 M CSL LIABILITY

FORM NUMBERS OF ENDORSEMENTS FORMING PART OF POLICY L3274-1 G2240-3A (GH66-1)

wise stated herein: 03 27 83

The company located these documents in its During the past year no insurer has canceled insurance issued to the transfer of the hard that a force here the second of the se does not certify that these documents/constitute a complete and accurate copy of the policy.

VD/SR 03 12 82



INSTRUCTIONS -- IMPORTANT

Separate and attach each form in same manner as an endorsement to the front of the Company Copy of the policy whose number is highlighted below.

UMBRELLA POLICY IDENTIFICATION

	
Underlying Policy	Policy Period
1. 535MP CF7025.	03-27-82/83
2 53 ABCD2746	03-27-82/83
3.	
4.	

The above policies underlie Umbrella Policy No. 53R H UBH683 Attach

Umbrella Policy Period 03-27-82/83



Policy Number 53 RHV 1346832

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

EXCLUSION OF PROFESSIONAL SERVICES (LEBRELLA LIABILITY)

IT IS AGREED THAT SUCH INSURANCE AS IS AFFORDED BY THE POLICY DOES NOT APPLY TO LIABILITY ARISING OUT OF ANY PROFESSIONAL SERVICES PERFORMED BY OR FOR THE NAMED INSURED, INCLUDING (1) THE PREPARATION OR APPROVAL OF MAPS, PLANS, OPINIONS, REPORTS, SURVEYS, DESIGNS OR SPECIFICATIONS, AND (2) SUPERVISORY, INSPECTION OR ENGINEERING SERVICES; BUT THE FORE-GOING EXCLUSION DOES NOT APPLY WITH RESPECT TO PROJECTS FOR WHICH THE NAMED INSURED PERFORMS ANY ACTUAL CONSTRUCTION OPERATIONS.

GH-66-1

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

03 27 83

The company located these documents in its business records. At this time, the company does not certify that these documents coestitute a complete and accurate copy of the policy.

Named Insured and Address

Form G-2240-3 A Printed in U.S.A.



Special Coding Instructions

Form OA-228-4 Printed in U.S.A.

(To be completed by Underwriter or Rater)

Special Filin	g Code
O	Entire Premium (all lines of coding)
<u> </u>	Applies only to a portion of the premium. Describe
•	· · · · · · · · · · · · · · · · · · ·
4	Additional codes apply to other portions. Describe and list codes
complete this	(other than normal) Note: When "Premium / Commission Notification Letter", G-2168 is used, do no section as the letter will serve as the vehicle to transmit this information to coding.
Premium brea	akdown required for Commission.
Inland Marin	e:Variation Factor: Description Descri
☐ Commerc	ial Risks
	de
	Const. Code
-	entification Code
-	Code
	e: AmountPeril applied to
☐ Rating Me	
Package	ModsIRPM/Account/ScheduleMLP_DCP/Experience
	Total
	ial Umbrella/Excess Liability:
Industry II	Code 50 Retained Limit Code 71
Underlying	g Limit (for Underlying Policy) BIPD and Premium breakdown by Underlying Coverage 2 30 - G. L. 345 - W. C
☐ Other Ins	tructions CGL - 500 M CSL Auto - 500 M CSL
	FMP 100 M
Rater Initials . Underwriter's	DECEDOY

UNDERWRITING FILE COPY

DAILY REPORT for use with UMBRELLA LIABILITY POLICY Form 6138 and DECLARATIONS Page Form THE HARTFORD INSURANCE GROUP Filing Annual Audit artford Accident and Indemnity Company Prem. Finance Semi-Annual Bureau artford Casualty Insurance Company Risk Card Loss Control **Ouarteriy** Co. Code POLICY NO. 53 R HU 5 BH6832 INSURER→ RATIONS Previous Policy No. 53 RHU BH5832 LACANA MINING, INC. P O BOX 11305 med Insured and Mail Address RENO, NEVADA 89510 Corporation X named insured is: Individual Partnership 03 27 82 03 27 83 licy Period ► From roducer's Name and Address **Agent Code** 12:01 A. M., standard time at the address of the named insured as stated herein. Notes to Underwriter NSURANCE MANAGEMENT SERVICES 600107 ATTACH FORMS ALONG MARGIN BELOW THIS MARK 575.00 3. Premium: 4. Self-insured Retention 10,000. 5. Limits of Liability each occurrence .000.000. aggregate 000,000. 6. Schedule of Underlying Insurance Policies (Use Supplemental Schedule Form L-2739 if additional space is required.)

RECEIVED MAR 1 9 1982 CODING

Retro

Reinsurance

Policy Number	Policy Period	Type of Policy	Limits of Liability	Insurer
				-,
53 SMP CF7025	03 27 82/83	COMPREHENSIVE GENERAL LIABILITY	500 M CSL	HARTFORD
53 AB CD2746	03 27 82/83	COMPREHENSIVE AUTOMOBILE	. 500 M CSL	HARTFORD
53 SMP CF7025	03 27 82/83	EMPLOYERS LIABILITY	100 M	HARTFORD
· ·				
			M = 1,000	
				• • • •
VD/SR 03 12 82	-		ه چانه مسجد در درجانه در ا	

FORM NUMBERS OF ENDORSEMENTS FORMING PART OF POLICY

G2240-3A (GH66-1)

wise stated herein: 03 27 83

The company located these documents in its 7. During the past year no insurer has canceled insurance issued tous hardes needed to the hardest needed to the har does not certify that these documents constitute a complete and accurate copy of the policy.



INSTRUCTIONS - IMPORTANT

Separate and attach each form in same manner as an endorsement to the front of the Company Copy of the policy whose number is highlighted below.

UMBRELLA POLICY IDENTIFICATION

Underlying Policy	Policy Period	
1 53 SM P CF7025	03-27 - 82/83	_
2 53 AB CD 2746	03-27 - 82/83	
3.		
4.		

The above policies underlie Umbrella Policy No. 53R H U B 46832 Attac

Umbrella Policy Period 03-27-82/83



THE HARTFORD

Named Insured and Address

Policy Number 53 RHU BH6832

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

EXCLUSION OF PROFESSIONAL SERVICES (UMBRELLA LIABILITY)

IT IS AGREED THAT SUCH INSURANCE AS IS AFFORDED BY THE POLICY DOES NOT APPLY TO LIABILITY ARISING OUT OF ANY PROFESSIONAL SERVICES PERFORMED BY OR FOR THE NAMED INSURED, INCLUDING (1) THE PREPARATION OR APPROVAL OF MAPS, PLANS, OPINIONS, REPORTS, SURVEYS, DESIGNS OR SPECIFICATIONS, AND (2) SUPERVISORY, INSPECTION OR ENGINEERING SERVICES; BUT THE FOREGOING EXCLUSION DOES NOT APPLY WITH RESPECT TO PROJECTS FOR WHICH THE NAMED INSURED PERFORMS ANY ACTUAL CONSTRUCTION OPERATIONS.

GH-66-1

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

03 27 83

NAME INSURED 1 acana ✓ QUOTE/ISSUE LOGGED TAB CHECK POLICY PERIOD JUDGE-FINAL ANNUAL UNMODIFIED **FACTOR** MANUAL PRIMARY PRIMARY PRIMARY MANUAL **EXCESS** MENT % UMBREL! FACTOR PREMIU PREMIUM **EXCESS** PREMIUM LIMITS PREMIUM MOD COVERAGE G23 .38 235 .800 3 13 ヿゟ 659 M&C BI 500 75 C5 L 25 132 200 421 526 PD .10 32 26 500 OLT BI C 5 4 . 24 4 12 15 PD C_i 33" 75 .25 PROD 42 BI 11 C 20 15 . 75 c 5 L .25 :61 11 48 PD 722 .15 222 1480 500. 1480 AUTO BI cs i PD - (5.4) GARAGE BI PD 583 2979 700 TOTALS lst Mil Premium 575 (1st Mil TOTAL PREMIUM \$ Z) ADJ RATE PER 2nd Mil TOTAL PREMIUM \$ ADJ RATE PER 2nd Mil Premium 7) 3rd Mil TOTAL PREMIUM \$ 3rd Mil Premium Z) ADJ RATE PER MI1 TOTAL PREMIUM \$ PER Z) ADJ RATE 4th Mil Premium M11 TOTAL PREMIUM \$ PER Z) ADJ RATE 🖹 **5th Mil** Premium 7) Mil Premium PENDING: ENDORSEMENTS: 4-3274 ; G-14-66 5-H-69 physical Explorations. in pluyer U/L LIMITS see above - PREV PREM 575 Inn The company located these documents in its business records. At this time, the company does not certify that these documents constitute able so well have new year

ACENCY

Application for Umbrella Liability Policy



Jet 3/2/82

(No coverage is effective until boun 1. NAME AND ADDRESS OF APP		ployee)		406	orporation	
. LA CANA MINING lare	. mets Callat ATTICA	in Compath,		7	artnership	
FUBRY 1305 /LEWY	a Joint Vant	Geria.		<u> </u>	idividual .	
F.6. Box 11305 pero	wede 89510		•		ther_ J	•
2. DESCRIPTION OF OPERATION	: (Domestic and Foreign — Inc	luding All Subsidi	iaries)	,		
Name of Company	Location		Anticipated Sale	s / Receipts	Anticipated Payro	39
some	Runals on	en of		•	2500	
	Smithen:	- North		•	10	5,600
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b. Operations (in detail) — If autor				Λ,	0 0 1	
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Are all operations and location	s to be covered? A Yes	No. If no. expla	own in	mum a	my mune	1 .
					•	
Are any additional operations of	or locations anticipated during	the desired policy	period? Yes	s 🗹 No.		
If yes, explain:	·		`&\			
	STOPPEN STOPPEN	\$\ -3/27/ 4			*	
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. POLICY PERIOD DESIRED — I		×71-7				
	3/2718	2 - 3/2	7183			
LIMITS OF LIABILITY DESIRED			*			
	rlying Limits or Retained Limit	• .				
o. \$ /ن ,000 Retained Limit (se	II-insured retention).					
. NON-OWNED PROPERTY						
List premises occupied but NO	T OWNED by the applicant with	h values in EYCES	SS of requested B	atained Limit:		
Location	Occupancy	Talues III LACL.	Part Occupied		Estimated Value	<i>(</i>
gile Mathy Jan H	There office		office	900	يء صرك لي	
7	— //		16			
	<u> </u>					
List all property of others in C	ARE, CUSTODY or CONTROL o	f Applicant with v	alues in EXCESS	of requested	Retained Limit:	
Location	Description	· ·		•	Estimated Value	
1012						
• •					•	•
				·		
- Applicant's protection for non-	14 .		25,000		()	
1) Fire Legal Liability Insurance			5	(Or 34	21:1	
2) Applicant added to owner's f	ire insurance — Yes L	No. If yes, Amou			<u>.</u> .	
Hold harmless agreement from	om owner or lessor to applicant -	– ∐Yes ∐	No. If yes, attach	copy of clause).	
ADVEDTICING LAGUETY					•	
3. ADVERTISING LIABILITY	not	VE STON				
s. State annual advertising expen			~	•		
Television \$		vspapers \$, Other	·	0	 ,.
b. Will advertising agency be use	d? ☐ Yes ☐ No. If yes,	does advertising ag	jency insurance co	ver the applica	ınt? . ∐.Yes ∐ l	NO.
2 AMATION BEADINGS AND	TEROPA ET 1116				,	
. AVIATION, MARITIME AND WA	TERCRAFT LIABILITY — Descri	ide fully, any own	ea, leased or cha	rtered aircraft	or watercraft:	

Now

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Ту	pe of Insurance	Insurer	Policy Number	Policy Period	Limit of Liability	Annual Prem.	Rat. Mod.	Man. Und. Preπ (A) ÷ (B)
1)	General Liability (Comp. Form) — Bi	HALL :	5752 P-HAT19	3/27/82-	83 500 CSL	*		
	— PD		82 2445 C 6 4 0 :	9 7		*		f.e.
2)	Products/Completed	Ath .	Jail CF132	5 -3/27/8-	ঽ ፮ .	•		
	Operations — BI — PD	719			STECSE	*	-	
3)	Automobile Liability	WHI.	711622 13	الما أما	ું . ગુજુ	•		
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	— FD	-1	४००० जा स	, 1				•
• 4)	Professional Liability		·	1		1.4.	1	
5)	Employer's Liability			<u> </u>			14	<u> </u>
					-			
6)	Advertiser's Liability				.,	· . 		
7)	Aircraft Liability — Bl			· · · · · · · · · · · · · · · · · · ·	<u> </u>			<u> </u>
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. b.	Does applicant qualify as a	self insurer?	Yes No.	If yes, list states:	•		·
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c.	Is any Excess Workers' Co	mpensation carrie	ed? 🗌 Yes 🗓	No. If yes, descr	ibe:	•	
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d.	Complete the following:		Exposures?	Insurance?	If Insured, give limits		
			Yes No.	Yes No	•	•	
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11.	PROFESSIONAL LIABILITY Partnership, Association o		Yes No.		stionnaire Form L-21	so, is applicable	a Piolessio
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	is yes, state no. or partners,	members of stocki		•	79 -	•	•
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	Do	underlying policies affords		ss than standard	in any respec	t? 🗌 Yes	×Nο.	If yes, please	attach the	wording shown
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	5)	Employer's Liability				 , 	····•			<u> </u>
	6)	Advertiser's Liability		· · · · · · · · · · · · · · · · · · ·					•	*
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ADDITIONAL COMMENTS



Special Coding Instructions

(To be completed by Underwriter or Rater)

Special Filing	Code
□	Entire Premium (all lines of coding)
O	Applies only to a portion of the premium. Describe
D	Additional codes apply to other portions. Describe and list codes
complete this se	other than normal) Note: When "Premium / Commission Notification Letter", G-2168 is used, do not ection as the letter will serve as the vehicle to transmit this information to coding.
	down required for Commission.
	Variation Factor: ☐ Jewelry ☐ Fur ☐ Other (Specify Class) ☐ CALIS: ZIP Const. Code Amt. of Ins
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Underlying Auto	Limit (for Underlying Policy) BI PD and Premium breakdown by Underlying Coverage O G. L. W. C. W. C.
Other Instru	Auto - 500 M CSL
Rater Initials	Date 3 The company located these documents in its
Underwriter's In	business records. At this time the company does not certify that these documents constitute

PREMIUM CODING RECORD (PCR)

S C D Policy Number Insured's Name Inception Date Expiration Of Policy Producer Code F HART-matic Account Number F HART-matic Account Number F F Frective F Frective F Frective F F
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COMPANY COPY

business records. At this time, the company does not certify that these documents constitute

a complete and accurate copy of the policy.

Comments.



The member company of THE HARTFORD INSURANCE GROUP designated on the Declarations page as the Insurer (a stock insurance company, herein called the company)

In consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the named insured as follows:

I Coverage

The Company will indemnify the insured for ultimate net loss in excess of the underlying limit or the self-insured retention, whichever is the greater, because of:

- (a) bodily injury,
- b) personal injury.

- (c) property damage or
- (d) advertising injury

to which this insurance applies, caused by an occurrence which takes place anywhere in the world.

Exclusions

This insurance does not apply:

- (a) to liability assumed by the insured under any contract or agreement with respect to an occurrence taking place before the contract or agreement is made;
- (b) to bodily injury or property damage included within the airmath hazard, the watercraft hazard or the pollution hazard;
 - Lo bodily injury or property damage due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to liability assumed by the insured under any contract or agreement;
- (d) to bodily injury or property damage included within the nuclear energy hazard:
- (e) to any obligation for which the insured or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- to property damage to property owned by any named insured;
- (g) to property damage to
 - the named insured's products or premises alienated by the named insured arising out of such products or premises or any part of such products or premises;
 - (2) work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (h) to loss of use of tangible property which has not been physically injured or destroyed resulting from
 - (1) a delay in or lack of performance by or on behalf of the named insured of any contract or agreement, or

(2) the failure of the named insured's products or work performed by or on behalf of the named insured to meet the level of performance, quality, fitness or durability warranted or represented by the named insured,

but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the named insured's products or work performed by or on behalf of the named insured after such products or work have been put to use by any person or organization other than an insured;

- (i) to ultimate net loss claimed for the withdrawal, Inspection, repair, replacement, or loss of use of the named insured's products or work completed by or for the named insured or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;
- (j) to advertising injury arising out of
 - failure of performance of any contract or agreement, other than the unauthorized appropriation of ideas based upon alleged breach of an implied contract;
 - (2) infringement of trademark, service mark or trade name, other than titles or slogans, by use thereof on or in connection with goods, products or services sold, offered for sale or advertised; or
 - (3) incorrect description or mistake in the advertised price of goods, products or services sold, offered for sale or advertised;
- (k) to personal injury arising out of discrimination or humiliation directly or indirectly related to the employment or prospective employment of any person or persons by any insured.

II Investigation, Defense, Settlement

The Company will defend any claim or suit against the insured seeking damages on account of injury or damage to which this policy applies and which no underlying insurer is obligated to defend, but ke such investigation, defense and settlement thereof as it expedient; provided, however, the Company shall have the out not the duty to investigate, settle or defend any such claim or suit brought against the insured outside the United States of America, its territories or possessions or Canada.

If the Company elects not to investigate, settle or defend any such claim or suit, the insured under the supervision of the Company shall arrange for such investigation and defense thereof as are reasonably

necessary, and subject to prior authorization of the Company, shall effect such settlement thereof as the Company and the insured deem expedient.

All events a incurred by the Companyor the insured in the investigation, settlement and before or claims of suits shall be tharged a gain state of the company that the investigation of the company shall not be obligated to pay any claim or judgmoesderod certain that the escape octaments occurs titute case of investigating, settling or detending any claim or suit after the applicable indicated a fine of the campany with the process of the control of the campany with the process of the campany with the cam

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III Persons Insured

Each of the following is an insured under ...is insurance to the extent set forth below:

- (a) if the named insured is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor, and the spouse of the named insured with respect to the conduct of such a business;
- (b) If the named insured is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) If the named insured is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
- (d) any person (other than an employee of the named insured) or organization while acting as real estate manager for the named insured;
- (e) any employee of the named insured while acting within the scope of his duties as such, but the insurance afforded to such an employee does not apply:
 - (1) to bedily injury or personal injury to (i) another employee of the named insured arising out of or in the course of his employment or (ii) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof;
 - (2) to property damage to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by (i) another employee of the named insured or (ii) the

named ins. ...d or, if the named insured is a partnership or joint venture, any partner or member thereof;

- (f) with respect to any automobile owned by the named insured or hired for use by or on behalf of the named insured, any person (including an employee of the named insured) while using such automobile and any person or organization legally responsible for the use thereof, provided its actual use is with the permission of the named insured, except
 - any person or organization, or any agent or employee thereof, operating an automobile sales agency, repair shop, service station, storage garage or public parking place, with respect to an accurrence arising out of the operation thereof; or
 - (2) the owner or any lessee, other than the named insured, of a hired automobile or any agent or employee of such owner or lessee:
- (g) any person or organization to whom or to which the named insured is obligated by virtue of a written contract to provide insurance such as is afforded by this policy, but only with respect to operations performed by the named insured or facilities owned or used by the named insured;
- (h) any other person or organization who is an insured under any policy of underlying insurance, subject to all the limitations upon coverage under such policy other than the limits of the underlying insurer's liability.

The insurance with respect to any person or organization not an insured under an underlying insurance policy applies only to ultimate net loss in excess of the underlying limit or self-insured retention applicable to the named insured.

This insurance does not apply to bodily injury, personal injury, property damage or advertising injury arising out of the conduct of any partnership or joint venture of which the insured is a partner or member and which is not designated in this policy as a named insured.

IV Limits of Liability

Regardless of the number of (1) Insureds under this policy, (2) persons or organizations who sustain injury or damage or (3) claims made or suits brought, the Company's liability is limited as follows:

The total liability of the Company for all ultimate net loss as the result of any one occurrence shall not exceed the limit of liability stated in the declarations as applicable to "each occurrence."

Subject to the above provision respecting "each occurrence", the total liability of the Company for all ultimate net loss because of all bodily injury and property damage to which this policy applies and described in any of the numbered subparagraphs below shall not exceed the limit of liability stated in the declarations as "aggregate":

 all bodily injury and property damage included within the products hazard and all bodily injury and property damage included within the completed operations hazard, (2) all bodily injury because of occupational diseases of employees of insureds.

The aggregate limit of liability shall apply separately to the injury or damage described in subparagraphs (1) and (2) above.

For the purpose of determining the limit of the Company's liability, all advertising injury, bodily injury, personal injury and property damage described in any of the subparagraphs below shall be considered as arising out of one occurrence:

- (1) all bodily injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions.
- (2) all advertising injury and personal injury arising out of repeated publications or utterances of the same or similar material.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

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When used in this policy (including endor. hereof):

ants forming a part

"nuclear energy hazard" sludes

"udvertising injury" means injury arising out of one or more of the following offenses committed during the policy period in connection with the named insured's advertising activities: (1) the publication itterance of a libel or slander or of other defamatory or disparage.

material, or a publication or utterance in violation of an individ-al's right of privacy; (2) infringement of copyright or of title or of slogan; or (3) piracy or unfair competition or idea misappropriation under an implied contract:

"aircraft hazard" includes bodily injury and property damage arising out of the ownership, operation, maintenance, use, loading or unloading of any aircraft owned or operated by or rented or loaned to any insured; but this hazard does not include bodily injury to any employee of an insured arising out of and in the course of his em-

"automobile" means a land motor vehicle, trailer or semi-trailer;

ployment by the insured;

"bodily injury" means bodily injury, sickness or disease sustained by any person which occurs during the policy period, including mental anguish or death at any time resulting therefrom;

"completed operations hazard" includes bodily injury and property damage arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the bedily injury or property damage occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the named insured. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (1) when all operations to be performed by or on behalf of the named insured under the contract have been completed,
- (2) when all operations to be performed by or on behalf of the named insured at the site of the operations have been completed, or
- (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

erations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed com-

The completed operations hazard does not include bodily injury or property damage arising out of

- (a) operations in connection with the transportation of property, unless the bodly injury or property damage arises out of a condition in or on a vehicle created by the loading or unloading
- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or
- (c) operations for which the classification stated in the underlying Insurance policy or in the Company's manual specifies "including completed operations";

"damages" do not include (1) fines or penalties or (2) punitive or exemplary damages where insurance against such damages is prohibited by law or contrary to public policy;

"insured" means any person or organization qualifying as an insured in the "Persons insured" provision of this policy. The insurance afforded applies separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the Company's liability:

"named insured" means the person or organization first named in item 1 of the declarations of this policy (the first "named insured") and also includes any other person or organization named in item i of the declarations and any other organization coming under the first named insured's control and of which it assumes active manage-

"named insured's products" means goods or products manufac-sold, handled or distributed by the named insured or by others g under his name, including any container thereof (other a vehicle), but "named insured's products" shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

. . .

- bodily injury or property damage
 - (i) with respect to which an insured under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
 - (2) resulting from the hazardous properties of nuclear material and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- B. bodily injury or property damage resulting from the hazardous properties of nuclear material, if
 - the nuclear material (a) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (b) has been discharged or dispersed therefrom;
 - (2) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or
 - (3) the bodily injury or property damage arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this subparagraph (3) applies only to property damage to such nuclear facility and any property thereat.

As used in paragraphs A. and B. above:

"hazardous properties" include radioactive, toxic or explosive properties;

"nuclear material" means source material, special nuclear material or byproduct material;

"source material", "special nuclear material", and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor:

"waste" means any waste material (1) containing byproduct material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof;

"nuclear facility" means

- (a) any nuclear reactor.
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste,
- (c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of occurring more than 25 more devices. sists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation premises or place prepared or used for the storage or disposal of waste,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations:

"nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain fts

"business records. At this time the company or does not certify that these documents constitute a complete and accurate copy of the policy.

"eccurrence" means

- (1) with respect to bodily injury or property damage: an accident, Including continuous or repeated exposure to conditions, which results in bodily injury or property damage neither expected nor intended from the standpoint of the insured;
- (2) with respect to "advertising injury" and "personal injury", respectively: an offense described in one of the numbered subdivisions of the definition of those terms in this policy;

"personal injury" means injury, other than advertising injury, arising out of one or more of the following offenses committed during the policy period in the conduct of the named insured's business:

- (1) the publication or utterance of a libel or slander or of other defamatory or disparaging material, or a publication or utterance in violation of an individual's right of privacy;
- (2) faise arrest, detention or imprisonment, or malicious prosecution:
- (3) wrongful entry or eviction or other invasion of an individual's right of privacy; or
- (4) discrimination or humiliation not committed by or at the direction of the insured or any executive officer, director, stock-holder, partner or member thereof, but only with respect to injury to the feelings or reputation of a natural person;

"pollution hexard" includes bodily injury and property damage arising out of the discharge, dispersal, release or escape of smoke, vapors, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste vapors, rumes, acids, sixaiis, toxic clienticals, indicates into or upon materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water; but this hazard does not include such injury or damage if such discharge. dispersal, release or escape is sudden and accidental;

"products hazard" includes bodily injury and property damage arising out of the named insured's products or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs away from premises owned by or rented to the named insured and after physical possession of such products has been reliquished to others." sion of such products has been relinquished to others;

"property damage" means (1) physical injury to or destruction of

Lurs during the policy period, including tarigible property which ny time resulting therefrom, or (2) loss of the loss of use thereof use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an eccurrence during the policy period;

"self-insured retention" means the amount stated as the "self-insured retention" in the declarations. The "self-insured retention" does not apply to ultimate net less which would be covered for a greater amount by underlying insurance except for the sole reason that any aggregate limit of the underlying insurance has been reduced or exhausted by payment of loss;

"ultimate net less" means the total of the following amounts arising with respect to each occurrence to which this policy applies:

- (1) all sums which the insured, or any organization as his insurer, or both, shall become legally obligated to pay as damages, whether by reason of adjudication or sattlement, because of bodily injury, personal injury, property damage or advertising injury, and
- (2) all expenses incurred by the insured or the Company in the investigation, negotiation, settlement and defense of any claim or suit seeking such damages, excluding only the salaries of the insured's or the Company's regular employees;

"underlying limit" means with respect to each occurrence to which this policy applies the amounts of the applicable limits of liability of the underlying insurance as stated in the Schedule of Underlying Insurance Policies less the amount, if any, by which any aggregate limit of such insurance has been reduced by payment of loss. The limits of liability of any underlying insurance policy shall be deemed applicable regardless of any defense which the underlying insurer may assert because of the insured's failure to comply with any condition of the policy;

"watercraft hazard" includes bodily injury and property damage arising out of the ownership, operation, maintenance, use, loading or unloading of any watercraft over fifty feet in length owned or operated by or rented or loaned to any insured; but this hazard does not include (1) bodily injury to any employee of an insured arising out of and in the course of his employment by the insured or (2) any watercraft while ashore on premises owned by, rented to or controlled by the named insured.

Conditions

1. Premium

All premiums for this policy shall be computed in accordance with the Company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

2. Inspection and Audit

The Company shall be permitted but not obligated to inspect the named insured's property and operations at any time. Neither the Company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking. on behalf of or for the benefit of the named insured or others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

The Company may examine and audit the named insured's books and records at any time during the policy period and extensions thereof and within three years after the final terminates. ation of this policy, as far as they relate to the subject matter of this insurance.

3. Notice of Occurrence

Whenever it appears that an occurrence is likely to involve Indemnity under this policy, written notice thereof shall be given to the Company or any of its authorized agents as soon as practicable. ticable. Such notice shall contain particulars sufficient to identify the insured and also reasonably obtainable information respecting the time, place and circumstances of the occurrence. the names and addresses of the injured and of available wit-

4. Assistance and Cooperation of the Insured

Company and in which event the insured, its insurers and the Company shall cooperate in all things in defense of such claim, suit or proceeding.

The insured shall cooperate with the underlying insurers as required by the terms of the underlying insurance and comply with all the terms and conditions thereof, and shall enforce any right of contribution or indomnity against any person or organization who may be liable to the insured because of bodily injury, personal injury, property damage or advertising injury with respect to which insurance is afforded under this policy or the underlying policies.

5. Action Against Company

No action shall lie against the Company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the insured's obligation to pay shall have been finally determined either by judgment against the insured after actual trial or by written agreement of the insured, the claimant and the Company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the Company as a party to any action against the insured to determine the insured's liability, nor shall the Company be impleaded by the insured or his legal representative. Bankruptcy or insolvent the Insured or his legal representative. Bankruptcy or insolvency of the insured or of the insured's estate shall not relieve the Company of any of its obligations hereunder.

In the event the insured or the insured's underlying insurer The Company shall have the right and shall be given the opposition ting to associate with the insured or its underlying insurerate company of ocased the sector experience in the depresent of the sector experience and control of any claim, suit or proceed. or both, in the defense and control of any claim, suit or proceed in the call insured retention, the Company may elect to ing which involves or appears reasonably likely to involve the special deponds the special track of the company may elect to

does not certify that these documents constitute a complete and accurate copy of the policy.

Conditions (continued)

in addition to the applicable limit of liability, for the taxable costs and disbursaments and interest incidental thereto, but in no event shall the liability of the Company for ultimate set loss exceed the amount herein applicable to any one eccurrence plus the cost and expenses of such appeal.

7. Loss Payable

The insured shall make claim for any loss under this policy as soon as practicable after (a) the insured shall have paid ultimate net loss in excess of the underlying limit or the salf-insured retention with respect to any occurrence or (b) the insured's obligation to pay such amounts shall have been finally determined either by judgment against the insured after actual trial or by written agreement of the insured, the claimant and the Company.

All losses covered by this policy shall be due and payable by the Company within 30 days after they are respectively claimed and proven in accordance with the terms of this policy.

8. Other insurance

The insurance afforded by this policy shall be excess insurance over any other valid and collectible insurance (except when purchased specifically to apply in excess of this insurance) available to the insured, whether or not described in the Schedule of Underlying insurance Policies, and applicable to any part of ultimate net loss, whether such other insurance is stated to be primary, contributing, excess or contingent; provided that if such other insurance provides indemnity only in excess of a stated amount of liability per eccurrence, the insurance afforded by this policy shall contribute therewith with respect to such part of ultimate net loss as is covered hereunder, but the Company shall not be liable for a greater proportion of such loss than the amount which should have been payable under this policy bears to the sum of said amount and the amounts which would have been payable under each other excess indemnity policy applicable to such loss, had each such policy been the only policy so applicable.

9. Subrogation

In the event of any payment under this policy, the Company shall participate with the insured and any underlying insurer in the exercise of all the insured's rights of recovery against any person or organization liable therefor. The insured shall do nothing after loss to prejudice such rights and shall do everything necessary to secure such rights. Recoveries shall be applied first to reimburse any interest (including the insured) that may have paid any amount, with respect to liability in excess of the limit of the Company's liability hereunder; then to reimburse the Company up to the amount paid hereunder; and lastly to reimburse such interests (including the insured), of whom this insurance is excess, as are entitled to claim the residue, if any; but a different apportionment may be made to effect settlement of a claim by agreement signed by all interests. Reasonable expenses incurred in the exercise of rights of recovery shall be apportioned among all interests in the ratio of their respective losses for which recovery is sought.

10. Changes

Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the Company from asserting any rights under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy, signed by an authorized representative of the Company.

11. Assignment

Assignment of interest under this policy shall not bind the Company until its consent is endorsed hereon; if, however, the named insured shall die, such insurance as is afforded by the policy shall apply (1) to the named insured's legal representative, as the named insured, but only while acting within the scope of his duties as such, and (2) with respect to the property

of the named insured, to the person having proper temporary custody thereof, as insured, but only until the appointment and qualification of the legal representative.

12. Three Year Policy

if this policy is issued for a period of three years any limit of the Company's liability stated in this policy as "aggregate" shall apply separately to each consecutive annual period thereof.

13. First Named Insured

The first insured named in item 1 of the declarations shall be responsible for payment of all premiums, and is authorized to act on behalf of all other insureds and named insureds with respect to giving and receiving notice of cancellation and to receiving any return premium that may become payable under this policy.

14. Maintenance of Underlying Insurance

Each policy described in the declarations shall be maintained in full effect during the currency of this policy, except for any reduction of the aggregate limit or limits contained therein solely by payment of claims in respect of eccurrences taking place during the period of this policy. Failure of the named insured to comply with the foregoing shall not invalidate this policy but in the event of such failure, the Company shall be liable only to the extent that it would have been liable had the named insured compiled therewith.

Upon notice that any aggregate limit of liability under any policy of underlying insurance has been exhausted, the named insured shall immediately make all reasonable efforts to reinstate such limits.

The named insured shall give the Company written notice as soon as practicable of any change in the scope of coverage or in the amount of limits of insurance under any underlying insurance, and of the termination of any coverage or exhaustion of aggregate limits of any underlying insurer's itability.

15. Cancellation

This policy may be cancelled by the named insured by surrender thereof to the Company or any of its authorized agents or by mailing to the Company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the Company by mailing to the named insured first named in the declarations at the address shown in this policy written notice stating when not less than thirty days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of the surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the named insured or by the Company shall be equivalent to mailing.

If the named insured cancels, earned premium shall be computed in accordance with the customary short rate tables and procedure. If the Company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

If this policy insures more than one named insured, cancellation may be effected by the first of such named insureds for the account of all insureds; and notice to all interests therein.

16. Declarations

By acceptance of this policy the named insured agrees that the statements in the declarations are its agreements and representations, that this policy is issued and continued in reliance upon the truth of such representations and that this policy embodies all agreements existing between the named insured and the Company or any of its agents relating to this insurance.

In Witness Whereof, the Company has caused this policy to be signed by its President and a Secretary, but the same shall not be binding unless countersigned on the declarations page by a duly authorized agent of the Company.

Mechael S. Wilder, Secretary

Contractors Endorsement (Umbrella Liability)



		, Named Insured and Address
1551	1 6 9 p	dorsement forms a part of Policy No
the	rein,	and takes effect as of the effective date of said policy unless effective date is stated herein.
Ette	clive	dateEffective hour is the
88n	ne as	stated in the Declarations of the policy.
li is Inst	agre ranc	red that, except to the extent that liability coverage is provided in a policy of underlying insurance described in the Schedule of Underlying e Policies in the Declarations, this policy does not apply:
(a)	to p	roperty damage to
	(1)	property occupied by or rented to the insured,
	(2)	property used by the Insured, or
	(3)	property in the care, custody or control of the insured or as to which the insured is for any purpose exercising physical control;
(b)		roperty damage included within (1) the explosion hazard, (2) the collapse hazard, or (3) the underground property damage hazard as sed herein:
	(1)	"explosion hazard" includes property damage arising out of blasting or explosion. The explosion hazard does not include property damage (i) arising out of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment, or (ii) arising out of operations performed for the named insured by independent contractors, or (iii) included within the completed operations hazard or the underground property damage hazard;
	(2)	"collapse hazard" includes "structural property damage" as defined herein and property damage to any other property at any time resulting therefrom. "Structural property damage" means the collapse of or structural injury to any building or structure due to (i) grading of land, excavating, borrowing, filling, back-litting, tunnelling, pile driving, cofferdam work or calsson work or (ii) moving, shoring, underpinning, raising or demolition of any building or structure or removal or rebuilding of any structural support thereof. The collapse hazard does not include property damage (i) arising out of operations performed for the named insured by independent contractors, or (ii) included within the completed operations hazard or the underground property damage hazard;
	(3)	"underground property damage hazard" includes "underground property damage" as defined herein and property damage to any other property at any time resulting therefrom. "Underground property damage" means property damage to wires, condults, pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus in connection therewith, beneath the surface of the ground or water, caused by and occurring during the use of meanical equipment for the purpose of grading land, paving, excavating, drilling, borrowing, filling, back-filling or pile driving. The underground property damage hazard does not include property damage (i) arising out of operations performed for the named insured by independent contractors, or (ii) included within the completed operations hazard;
c)	to lia	ibility for bodity injury or property damage assumed by the insured under any contract or agreement;
d)		reporty damage to work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, sor equipment furnished in connection therewith.
is	furthe	or agreed that the policy does not apply to:
a)	bod	ly injury, personal injury, property damage or advertising injury arising out of any project insured under a "wrap-up" rating plan; or
b)	pro	perty damage to equipment leased by or rented to the Insured.
loth nan	ing h as h	erein contained shall be held to vary, waive, after, or extend any of the terms, conditions, agreements or declarations of the policy, other prein stated.
his s of uly	endo i the autho	rsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a integer of the company shall constitute valid countersignature of this endorsement.
		Countersigned by
		Authorized Agent



THE HARTFORD

Named Insured and Address

Policy	Number	

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Form G-2240-3 A Printed in U.S.A.

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THE HARTFORD

DUPLICATED

Policy Number

53 RHU 8H6832

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

9 28 83

Endt. No. 1

Effective hour is the same as stated in the Declarations of the policy.

Named Insured and Address
LACANA MINING, INC.
P.O. BOX 11305
RENO. NV 89510

IT IS HEREBY AGREED AND UNDERSTOOD THAT THE PRODUCER NAME AND CODE ARE

AMENDED TO READ: RKS INSURANCE INC 600213

DB/MS 11 08 83

03 27 84

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

The company located the documents in its business records. At this time, the company does not certify that these documents againstitute a complete and accurate copy of the policy.

Form G-2240-3 A Printed in U.S.A.

DUPLICATED

Amendmenco: Alarations Umbrella Liability

This endorsement forms a part of Policy No. 53 .RHU . BH5832 issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.



Named Insured and Address LACANA MINING, INC. P.O. BOX 11305 RENO, NV 89510

the same as stated in the Declarations of	the policy.	is		•	•
It is agreed that: (check alternative The policy number is amended to Item 1 is amended with respect	o read	ATTA	CCC - e indicated by spe	ecific entry in conn	ection therewith:
(a) Named Insured to read:(b) Mail Address of Named Insured to read(c) Status of Named Insured to read		Corporation	☐ Partnership	Other:	
☐ Item 2 is amended to read: Pol				insured as stated	
☐ Item 3 is amended to read:	3. Premium:				
Advance Premium \$	Minimum Premium \$	Rate	Per	TECETVE!	remium Base
☐ Item 4 is amended to read: ☐ Item 5 is amended to read:		ity rrence		MAR 7 = 1963	\$
Item 6 is amended to:	6. Schedule of Ur	nderlying Insur	: :	- Codino	.
SEE ATTACHED REVISED EXTEN	ISION SCHEDULE OF UN	DERLYING IN	SURANCE POLIC	CIES ISSUED ON	XL-11-0
	Additional Effective Date of	Return Prem of Endorsemer		· · · · · · · · · · · · · · · · · · ·	•
		- 1st	Anniversary \$	· · · · · · · · · · · · · · · · · · ·	

Nothing herein contained shall be held to vary, waive, alter or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company.

RA/MS 03 01 83

Extension Schedule of Underlying Insurance Policies



Poli	cy Nu	mber	
53	RHU	BH6832	

REVISED

(d)

(e)

This extension schedule forms a part of the policy designated herein.

Carrier, Policy Number & Period Type of Coverage

Named Insured and Address LACANA MINING, INC. P.O. BOX 11305 RENO, NV 89510

Employers' Liability HARTFORD Employers' Liability \$ 500,000 each accident* 53 SMP CF7025 03 27 83/84 (b) **Bodily Injury Liability** Comprehensive * Automobile Liability .000 each person \$ HARTFORD including 000, each occurrence 53 AB HE8851 Property Damage Liability 03 27 83/84 each occurrence .000 □x non-owned Bodily Injury and Property Damage Liability Combined automobiles M hired automobiles \$ 500,000 each occurrence (c)-General Liability **Bodily Injury Liability** including x products-completed \$ HARTFORD 000, each occurrence operations Liability 000, 53 SMP CF7025 aggregates 03 27 83/84 x contractual Liability Property Damage Liability x personal injury .000 each occurrence Liability. ,000 aggregate □ employees as Bodily Injury and Property Damage Liability Combined

\$500,000

\$500,000

\$

\$

Bodily Injury Liability

Property Damage Liability

.000

,000

.000

.000

Applicable Limits

An "X" marked in the box indicates the coverage is provided in the Underlying Policies.

additional insureds

Liquor Law Liability

Watercraft Liability

including

non-owned

Other (Specify)

watercraft

owned watercraft

03 27 84

each occurrence

aggregate

each person

Bodily Injury and Property Damage Liability Combined

each occurrence

each occurrence

each occurrence

Note Maintenance of Underlying Insurance Condition. The company located these documents in its

*Except that in any jurisdiction where the amount of Employers Liability Coverage and the policy of the limit stated does not apply and the policy producer tiffy the shades constitute afford no insurance with respect to Employers Liability in successful accurate copy of the policy.

Extension Schedule of Underlying Insurance Policies

1" **	• .		(U)
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THE	HARTE	ORD	CT.
IHE	HAKIT	UKU	Taxa Marine

Policy	Num	ber	-	
_53	RHU	BH6	832	

This extension schedule forms a part of the policy designated herein.

Named Insured and Address

Carr	ier, Policy Number & Period	Type of Coverage	Applicable Limits
(a)	HARTFORD 53 SMP CF7025 03 27 83/84	Employers' Liability	Employers' Liability \$ 500,000 each accident*
(b)	HARTFORD 53 AB CD2746 03 27 83/84	Comprehensive Automobile Liability including wowned automobiles non-owned automobiles hired automobiles	Bodily Injury Liability \$,000 each person \$,000 each occurrence Property Damage Liability \$,000 each occurrence Bodily Injury and Property Damage Liability Combined \$ 500 ,000 each occurrence
(c)	HARTFORD 53 SMP CF7025 03 27 83/84	General Liability including products-completed operations Liability	Bodily Injury Liability
•		contractual Liability personal injury Liability	Property Damage Liability \$,000 each occurrence \$,000 aggregate
		☐ employees as additional insureds ☐ Liquor Law Liability ☐	Bodily Injury and Property Damage Liability Combined \$ 500,000 each occurrence \$ 500,000 aggregate
(d)		Watercraft Liability	Bodily Injury Liability \$,000 each person \$,000 each occurrence
•		owned watercraft non-owned watercraft	Property Damage Liability \$,000
(e)		Other (Specify)	, and a second s

An "X" marked in the box indicates the coverage is provided in the Underlying Policies.

Note Maintenance of Underlying Insurance Condition. The company located these documents in its

*Except that in any jurisdiction where the amount of Employers insurance afford no insurance with respect to Employers Liability in auctorinsticated accurate copy of the policy.



INSTRUCTIONS - IMPORTANT

Separate and attach each form in same manner as an endorsement to the front of the Company Copy of the policy whose number is highlighted below.

UMBRELLA POLICY IDENTIFICATION

Underlying Policy	Policy Period				
1.53 SMP CF 7025.	3-27-83/84:				
2.53 AB CO2746	3-27-83/84				
3.					
4.					

The above policies underlie Umbrella Policy No. 53 RHU BH6832 Attack

Umbrella Policy Period 3-27-83 84

	such policies.	ations listed in Item 2 covered by underlyin	ng policies? Sores DNo. If n	o, explain:
-	pe of Insurance General Liability	•	eriod Limit of Clability Annual F	rem. Rat. Mod. Man. Und. (B) (A) ÷ (E
σ.	(Comp. Form) — Bi	55547261205	1 2 57 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	*
2)	Products/Completed Operations — BI — PD	Alfo STANPEFTOUS NU	197-50	*
3)	Automobile Liability (Comp. Form) — BI	Alfa 3 3 3 3 3 3 1 3 27	91-73 31-73	
·	— PĎ	माइट्याम्	7	<u> </u>
4)	Professional Liability	1d Crembe F 7025	41 501651	
	Employer's Liability	11 535mPCF 7025	30.030	
6)	Advertiser's Liability			
7)	Aircraft Liability — BI — PD			
8)	Watercraft Liab. — BI — PD			
	^ *	. · · · · · · · · · · · · · · · · · · ·	Total Manual Underlying Premi	ım \$
			Percentage from pricing manual	x
• ,		OTE: Underwriter will complete these items for field (XHU) Program	Umbrella (XHU) Fremium \$25,000 S.I.R. Adjustment	
			Adjusted Umbrella (XHU) Premiu	m
Premi Form)	·	ted Operations are to be shown as separate ar	nd specific items, and are to be exclud	ed from General Liability,(Co
				·
SIGNA	TURE (Applicant's Auth	orized Representative):		Date
RODI	UCER: (Name, Address	and Code)		
		,		
For Co	mpany Use Only			
Applica	ation — Reviewed by (HA	RTFORD Underwriter)		Date
	•			

ADDITIONAL COMMENTS

Vo underlying	policies cover in all states	s where applicant ope	rates? X Yes-	∐No If no, ∈	explain:	
			NIC)		• .	
			-/ 		//	٠.
`.			→ <i>l</i>	cy ca		_
Oces applican	t qualify as a self insurer?	☐ Yes ☑ No.	If yes, list states:	٠.		
			٠			
	•		•			
				N.		
	·			•	•	
Is any Excess	Workers' Compensation c	arried? Yes 🗍	No. If yes, desc	oribe:		
		-			• • •	•
Complete the	following:	Exposures?	Insurance?	if insured, give	limits .	.•
1) .Admiralty	or Jones Art	Yes No,	Yes No	•		•
*						•
•		,			<u> </u>	•
3) Federal Ra	ailroad Employee Act			***************************************		
			onal Liability Qu	estionnuire Forn	L-2158. Is applican	t a Professional
If yes, state no.	of partners, members or st	ockholders	no. of emp	oloveas		÷
		•	•	•		
Mame of Carrie	er	1776				
explain:	r cancelled, declined or re	fused to renew this fo	rm of coverage d	uring the past th	ree years?	∐No. If yes,
•			•			
: OSS HISTOR	V — List all losees naid or	now reserved in amo	inte proster than	\$10.000 ac rospo	ete socidonte durina (the most 5 years
whether cover	ed by insurance or not. Gi	ve total amount.	inia greater than	\$10,000 as 16spe	4	•
raje (• •		•	Amount Paid	Amount Outstanding	No. Claimants
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	nary carrier, if other th		business r	-	these docume this time, the c	
	Complete the 1) Admiralty 2) Longshore 3) Federal R. PROFESSIONA Partnership, A If yes, state no PREVIOUS UM frame of Carrie Has any carrie explain: 1 OSS HISTOR whether cover	Complete the following: 1) Admiralty or Jones Act 2) Longshoremen's and Harborworkers' A 3) Federal Railroad Employee Act PROFESSIONAL LIABILITY — HOSPITA Fartnership, Association or Corporation' If yes, state no. of partners, members or st PREVIOUS UMBRELLA CARRIER — Mame of Carrier Hies any carrier cancelled, declined or re explain: 1. OSS HISTORY — List all losses paid or whether covered by insurance or not. Girage Date & Description of Accident	Does applicant qualify as a self insurer? Yes No. Is any Excess Workers' Compensation carried? Yes Complete the following: Exposures? Yes No. 1) Admiralty or Jones Act	Oces applicant qualify as a self insurer? Yes No. If yes, list states: Is any Excess Workers' Compensation carried? Yes No. If yes, described the following: Exposures? Insurance? Yes No. Yes No. Ye	Ones applicant qualify as a self insurer? Yes No. If yes, list states: Complete the following: Exposures? Insurance? If insured, give Yes No. Y	Does applicant qualify as a self insurer? Yes No. If yes, list states: Consplicit the following: Exposures? Insured, give limits Yes No. No. If yes, describe: If insured, give limits Yes No. Yes Yes

Form L-2737-5

Application for Umbrella Liability Policy



THE HARTFORD

Jet 3/2/8-

NAME AN	D ADDRESS OF	APPLICANT	·	A A. Ph. D. Last.	£1		- Park	Corporation	•
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- ,	A		-				*	Other	
		TION: (Dom	estic and Poreig	gn — Including A	III Subsidiarie:	s)	-		
Name of C	ompany		Location		Ar	ticipated Sale	es / Receipts	Anticipated	Payro
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	G	l		Yes No.	_	1		,	***
Are all ope	erations and loc	ations to be	covered? Z	No.	lf no, explain:	,		any vi	
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		ons or locat	lons chiloipated	during the desi	red policy per	od? L Ye	s 🖪 No.	•	. •
If yes, expl	ain:		1	2	1- 181	~			
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			فستدخده بالنفث	147/4C -1	2/24		·=·		
POLICY DE	ERIOD DESIRED								
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LIMITS OF S (,900,00 S / 0 ,00 NON-OWNI Liet premis Location C/1/2 / / / / / / / / / / / / / / / / / /	LIABILITY DES 100 in excess of 100 Retained Lim ED PROPERTY Ses occupied but 11 The ses occupied but 12 The ses occupied but 13 The ses occupied but 14 The ses occupied but 15 Protection for egal Liability Insulant added to own 16 ING LIABILITY 18 Jan advertising egal advertising egal	in CARE, Ci	ED by the application of the property listed yes no per crisesor to a contemplated to contempl	Icant with values NTROL of Applic above: If yes, Limit of yes No. If pplicant —	In EXCESS o Pa ant with value Insurance \$ yes, Amount of Yes No.	s in EXCESS Insurance \$ If yes, attach	of requested (or of clause)	Retained Lim Estimated Va	nit:

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o.		er of units owned and lease		. '	•	•			54
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	Trucks:	Light (5.)	The same of the sa						
		Medium							•
	11	Heavy							
	-								
	Tauak	Extra Heavy							•
	Truck-						•		
	Tractors:	,				-			
		Extra Heavy							
	T ::		. •		9.4				
h	Trailers			,	escribe the units include				:
D.	Are namman	les or explosives hauled?	1_1765 EUD	ib. If yes, di	escribe the units includ	ang capacity c	or each tank tru	CK OF Lank I	aner.
		·							
_	A 11 14	insured on underlying pol			and the second second			•	
C.	Are all units	insured on underlying pol	Holes? IZJYes		no, explain:				
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9.		IABILITY (Comprehensive i	Ferin)						
3.	Products:								
	Product	Description	Estimated	Sales .	Product Description		Esti	mated Sales	
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	~~~ <i>/</i>	duster nie	•						
	-44	Marie !					<del></del>		
	/								
	<u> </u>				TV-X-V				
	2) Have an	y products been discontinue	a guring the rast if	ve years?	Yes No. If	yes, list produ	ci(s) and state	reason(s):	
				•					
	(a) la analia	ant a manufacturer?	<del></del>		al accessors.				
	3) Is applic	ant a manufacturer? L_1 t	es (Zi No. II ye	es, list princip	ai customers:	•			
							•		
	۵. ۵				ers? Yes	No. If yes, e:	velaia.		
	4) Does ap	pplicant use, sell or distribute	products of fereig	n manutactur	ers? Layes La	NO. II yes, e.	хріант:		•
	ri hwasha		114 15 14 - 4		•				
1.	•	ales brochure or advertising	interature ir availat	ne.		•			•
D.	Completed C				•			,	
	1) List ope	rations performed by indeper	ndent contractors t	or applicant:					i
		Mor		-		A. Carrier			
	_		_						
	2) State pe	ercentage of total receipts re	presents operation	s performed t	by independent contract	ctors:	.%		
		ercentage of total receipts re rears' sales or receipts: 1	102,00%	: : file	God Valley	متعتو ف		•	
с.	State prior y	rears' sales or receipts: 1	st price		1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	3rd			
d.		- Do underlying policies	afford Contractua	al Liability C	overage, for other th	an Incidental	Contracts, or	a Blanket	basis?
	Yes	No. If no, explain:						,	
	•							٠.	
-	,		,			•	÷ .		
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e.	Extensions -	<ul> <li>Do underlying policies ;</li> </ul>	provide:	٠.					
٠.			Yes. N	<u> </u>	Yes	No		Yes	No
		Property Damage		<u> </u>	"O"	닐	"XC"	<b>X</b>	닠
. `		ry Coverage		₫ :	"E" ∐	μ,	"U"	$\succeq$	님 .
		iability							
	Water Dama	ge Liability	📙 🎍	J .	Additional Interes	t <b>s</b>	<b></b>	· <u>· ·</u> · ·	
	'If yes, expl	lain:		*	)				•
•	•			Th	e company lo	cated the	se docum	nents in	its
			~ ,		siness record				
٠,					es not certify				
•		•		7 /	the state of the s			A .	
				a c	omplete and a	accurate	copy of the	ie bolic	у.

Form 1.2737-5

AGENCY MARKS POSSERED QUOTE/ISSUE LOGGED 453 - 84 PHOTEN CORRIOD 3/27 TAB CHECK UNMODIFIED ANNUAL FACTOR FINA . MANUAL JUDGE-PRIMARY PRIMARY PRIMARY MANGAL EXCESS MENT % UMBREE COMMITTEE . LIMITS **PREMIUM** MOD PREMIUM EXCESS PREMIUM **FACTOR** PRENIMA. 60 ۱۶۴ ز ں رہ . 785 198 428 34 M A C BI 500 60 341 25 10 64 C 3 L 426 PO 500 107 13 .00 · 8 30 134 10 07.31 Łĭ ب زے 224 280 40 24 67 .60 ÷3 30 10 ٠ (م) 2200 ZI 7,S .60 500 8 14 60 .25-44 CSZ 55 20  $\forall \forall$ 500 1729 'جن 305 305 .15 2033 AULO BI CSL PD GARAGE PI PD 3751 314 610 TOTALS 1st Mil Fremium 600 ( 1st Mil TOTAL PREMIUM \$ X) ADJ RATE PER 2nd Mil Fremium **Z**) 2nd Mil TOTAL PREMIUM \$ ADJ RATE PER 3rd Mil Premium 3rd Mil TOTAL PREMIUM \$ 2) ADJ RATE PER Ath Mil Premium Mil Total Premium \$ Z) ADJ RATE PER 5th Mil Premium Mil Total Premium \$ **Z**) ADJ KATE PER Mal Premium 2) PENDING: endorsements: (2 - 33 k IDES FROGRAY CLASS all implement Exploration pluge U/L LIMITS 20 alone -PREV PREM 575 Inch itels - Rund are OUT BEIND Alla-eno- little in some The company located these documents in its business records. At this time, the company does not certify that these documents constitute CONSTENTS dealer (). (00 FC,

1000 - 3 10180. OK your price

Rlease see note sortachos

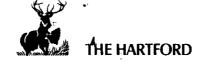


# **Special Coding Instructions**

(To be completed by Underwriter or Rater)

Special Filing	Code		•
o	Entire Premium (all lines of codi	ng)	
<b></b>	Applies only to a portion of the	premium. Describe	
		·	
			list codes
	other than normal) Note: When "Premi		ification Letter", G-2168 is used, do not
•	ection as the letter will serve as the ve		· · · · · · · · · · · · · · · · · · ·
□			
	down required for Commission.		•
			Other (Specify Class)
			Amt. of Ins
☐ Commercial		Const	# of Families
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County		Const. Code	
Rating Ident	tification Code	<u> </u>	
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Underlying   Auto3	Limit (for Underlying Policy) BI	PD and Premiu	um breakdown by Underlying Coverage
. /		Om: Com	AI SWIMESI
A Other man	SL 500m CS	3111	Siec Scariff Sie
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Rater Initials	BA Date	1-24-83	located these documents in its
Underwriter's In	<del>-</del> \ 11		rds. At this time the company
			fy that these constitu
		a complete an	d accurate copy of the policy.

#### **Returns**



ate 12 9 93	
ame Lacana Mining	
plicy Number 53 RHU BH6832	
rom Policywriting to Rating:	
☐ Scratch incomplete/illegible (circle) for form number	
☐ Need edition date or revision number for form number	
☐ Total on form(s) numbermissing or incorrect	
Form Number(s) are not listed on scratch or coverage part	n dec
□. Need scratch for form number(s)listed of scratch dec or coverage part	on the
Other	
com-Coding-to Rating/Premium Audit: Acceptate	
☐ Need premium breakdown	
☐ Premiums do not total	
☐ Codes missing for	
X other Pls verify is there is to be premium adjusted	<u> </u>
for agency Hanster.	•
rom Coding to Policywriting:	
☐ Office issued: copies missing for	
Other	
romto Records:	
□ Matched to wrong policy RECEIVED	
Sent to wrong requestor	
□ Sent to wrong requestor □ Sent to wrong department □ Sent to wrong department □ Sent to wrong requestor □ Sent to wrong requestor	
□ Other	
rom Premium Audit to Coding:	

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

☐ Other_

☐ Method of cancellation missing

☐ Commission letter missing

☐ Revised cancellation memo missing

# Certificate of Insurance

	THIS CERTIFICATE	DOES NOT AMEND, EXTEND OF ALTER	THE CO	VERAGE AFFORDED B	RIGHTS UPON THE CI THE POLICIES LISTER	ERTIFICATE HOLL D. BELOW.	DER.
	ADDRESS OF AGENCY	•	ř	PANIES AFFORD		\	
R. K. S. Insurance, Inc. P. O. Box 20577 Reno, NV 89515-0577		COMPANY - A Hartford Insurance Company					
			COMP	ANY D	ATTAC	H	щ
	ADDRESS OF INSURED	•	COMPA				
	D. Box 11305 D. NV 89510		COMP/ LETTE	ANY D	HPLICATE!	)	•
	Com /	DATE S S S S S S S S S S S S S S S S S S S	COMPA	INY E	*	•	•
of any co	certify that the contract or of	1 CANAL 1/2/40 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ned abov or may p	e and are in force at this ertain, the insurance aff	time. Notwithstanding a orded by the policies des	cribed herein is su	ubject to all the
COMPANY	TYPE			POLICY EXPIRATION DATE .	Limits of Liabi	ity in Thousand	<del>                                     </del>
LETTER	GENER	NUSH NUSH	<del></del>	EXPIRATION DATE .	BODILY INJURY	EACH OCCURRENCE \$	AGGREGATE
A	COMPREHENSIVE FORM PREMISES—OPERATIONS EXPLOSION AND COLLAPSE HAZARD	renewal of 53SMPCF7025		3-27-85	PROPERTY DAMAGE	\$	\$
-	UNDERGROUND HAZARD PRODUCTS/COMPLETED OPERATIONS HAZARD CONTRACTUAL INSURANCE BROAD FORM PROPERTY DAMAGE INDEPENDENT CONTRACTORS				BODILY INJURY AND PROPERTY DAMAGE COMBINED	3 500	\$ 500
i	PERSONAL INJURY				PERSONAL II	NJURY	⁵ 500
	AUTOMOBILE LIABILITY  COMPREHENSIVE FORM OWNED HIRED NON-OWNED				BODILY INJURY (EACH PERSON) BODILY INJURY (EACH ACCIDENT) PROPERTY DAMAGE BODILY INJURY AND PROPERTY DAMAGE	\$ \$	8
A	EXCESS LIABILITY  UMBRELLA FORM  OTHER THAN UMBRELLA FORM	RENEWAL OF 53RHUBH6832		3-27-85	COMBINED  BODILY INJURY AND PROPERTY DAMAGE COMBINED	1,000	\$1,000
1	WORKERS' COMPENSATION				STATUTORY		
	and EMPLOYERS' LIABILITY					\$	(EACH ACCIDENT

equipment

OTHER Inland Marine

coverage on rented equipment is all-risk with normal esslusions. Additional insured as respects: 1983 Tellus 8x20 trailer serial #5882

Cancellation: Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will endeavor to mail _____ days written notice to the below named certificate holder, but failure to mail such notice shall impose no obligation or liability of anythind uppritting company.

CHA CONTONIO

NAME AND ADDRESS OF CERTIFICATE HOLDER:

additional

renewal of 53SMPXCCF7025

Space Master, Inc. 2521 Connie Drive Sacramento, CA 95815

The company located business records. At this time, the company

\$50,000 maximum on equip.

rented from others

ACORD 25 (1-79)

A



## Special Coding Instructions

Form OA-228-5 Printed in U.S.A.

(To be completed by Underwriter or Rater)

Special Filin	g Code
O	Entire Premium (all lines of coding)
<u> </u>	Applies only to a portion of the premium. Describe
	· · · · · · · · · · · · · · · · · · ·
<b></b>	Additional codes apply to other portions. Describe and list codes
complete this	(other than normal) Note: When "Premium / Commission Notification Letter", G-2168 is used, do not section as the letter will serve as the vehicle to transmit this information to coding.
	akdown required for Commission.
Inland Marin	ne:Variation Factor:   Jewelry Fur Other (Specify Class)
	□ CALIS: ZIPConst. Code Amt. of Ins
☐ Commerc	☐ PPF or Fine Arts: Prot. ClassConst# of Families clal Risks  de
	Const. Code
	entification Code
	1 Code
	e: AmountPeril applied to
☐ Rating M	·
Package	ModsIRPM/Account/ScheduleMLP_DCP/Experience
	Total
Commerc	cial Umbrella/Excess Liability:
Industry I	D Code Retained Limit Code
	g Limit (for Underlying Policy) BI PD and Premium breakdown by Underlying Coverage W. C
Other Ins	CGL 500m CSL 500m CompAL 500m CSL
Rater Initials Underwriter's	Initials Date The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

UNDERWRITING FILE COPY

### PREMIUM CODING RECORD (PCR)

S   1   C   0   Policy Number   Inception Date   Expiration Date   Producer   Code   Number	
S   State     CASH PREMIUM     DEFERRED PREMIUM   DEFERRED PREMIUM   DEFERRED PREMIUM   Common   Major   Tax'Loc.   Special State   Common   Special State   Common   Major   Common   Common   Major   Common	٠
S State   CASH PREMIUM   DEFERRED PREMIUM   DEFERRED PREMIUM   DEFERRED PREMIUM   Comm   Major   Tax Loc.   Special State   Primary   C   Secondary   C   Pr	-
State   CASH PREMIUM   CASH PREMIU	
S State   CASH PREMIUM   ORIGINAL PREMIUM   OFFERRED PREMIUM   OFFERRE	•
Cash Premium   Cash	•
8 State Primary	
6 State Primary C Secondary C C COMM Line Ri. Co. Filing ID 1 2 3 4 11 2 13 20 1 22 27 8 29 34 5 38 43 4 45 52 5 54 56 57 80 61 64 65 67 8 9 2 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6	
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Part 001 of 001 Date 02-02-83 Coded By business records. At this time, the comparation of does not certify that these documents contains the comparation of the compa	пу

COMPANY COPY

/ does not certify that these documents constitute

a complete and accurate copy of the policy.

Form OA-1130-D-1 Printed in U.S.A.

Comments_

OMITAIN CO.

# **Extension Schedule** of Underlying Insurance Policies



Policy Number						
This extension nated herein.	schedule	forms	a part	of the	policy	desig-

Named Insured and Address

Carrier, Policy Number &	Period Type of Coverage	Ap	plicable Limits	
(a)				Employers' Liability
	Employers' Liability	\$	,000	each accident*
(b)	Comprehensive		Bodily Injury I	•
	Automobile Liability	\$	,000	each person
	including	\$	,000	each occurrence Property Damage Liability
	owned automobiles	\$	,000	each occurrence
	non-owned automobiles			and Property Damage Liability Combined
	☐ hired automobiles	\$	,000	each occurrence
(c)	General Liability		Bodily Injury L	iability
	including			
	☐ products-completed	1 .	,000	each occurrence
	operations Liability	\$	,000	aggregates
	☐ contractual Liability		Property Dam	nage Liability
	personal injury	\$	,000	each occurrence
	Liability	\$	,000	aggregate
	☐ employees as		Bodily Injury a	nd Property Damage Liability Combined
	additional insureds	\$	,000	each occurrence
	☐ Liquor Law Liability		,000	aggregate
			,	
(d)	Watercraft Liability		Bodily Injury L	iability
(4)	Tratororan Elabinity	\$	,000	each person
	including	\$	,000	each occurrence
	inologining	٣_	Property Dam	
	☐ owned watercraft	\$	,000	each occurrence
			•	and Property Damage Liability Combined
	non-owned		000	
	watercraft	\$	,000	each occurrence
(e)	Other (Specify)			
	ļ			
		<u> </u>		

An "X" marked in the box indicates the coverage is provided in the Underlying Policies.

#### Note Maintenance of Underlying Insurance Condition.

*Except that in any jurisdiction where the amount of Employers Liability Coverage afforded by the underlying insurer is by law unlimited, the limit stated does not apply and the policy of which this extension schedule forms a part shall afford no insurance with respect to Employers Liability in such jurisdiction.

## PACIFIC INSURANCE COMPANY, LIMITED

Honolulu, Hawaii



<b>)</b>			FULI	CY NO.		
L ECLARAT ems	IONS	Previous Policy No.			HU	
. Named In The Nam Partners	nsured and Mailing And Insured is: Individual hip   Other:	ddress Corporation				
. Policy Pe		ess Producer's Code	Inception (Mo. Day Yr.) Expiration (Mo. Day Yr.)			
riodu	cer s name and Add.		12:01 A	• •	e at the address of the named	
 3. Premium	١٠	-				
	Advance Premium \$	Minimum Premium \$	Rate	Per	Premium Base	
i. Limits of eacl	red Retention Liability h occurrence regate	• \$ • \$ • \$				
eacl	Liability h occurrence ——— regate ———	→ \$ → \$ → \$ ce Policies				
5. Limits of each agg	Liability h occurrence ———— regate ————————————————————————————————————	→ \$ → \$  ce Policies  TENSION SCHEDULE OF I	JNDERLYIN	G INSURANCE P	OLICIES FORMING A	

Date	Agency at	

#### UMBRELLA LIABILITY

Policy Provisions —

The member company of THE HARTFORD INSUR-ANCE GROUP designated on the Declarations page as the insurer (a stock insurance company, herein called the company)

In consideration of the payment of the premium, in rellance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the named insured as follows:

#### I. COVERAGE

The company will pay on behalf of the insured ultimate net loss in excess of the total applicable limit (as stated in the Extension Schedule of Underlying Insurance Policies) of underlying Insurance or the amount of the self-insured retention when no underlying insurance applies, because of bodily injury, personal injury, property damage or advertising injury to which this insurance applies, caused by an occurrence.

#### **EXCLUSIONS**

1.1,

This insurance does not apply:

- A. to liability assumed by the insured under any contract or agreement with respect to an occurrence taking place before the contract or agreement is made;
- B. to bodity injury or property damage ansing out of the ownership, operation, maintenance, use or loading or unloading of any aircraft (1) owned by any insured, or (2) chartered or loaned to any insured without a crew; but this exclusion does not apply to bodily injury to any employees of any insured arising out of and in the course of their employment by any insured;
- C. to bodily injury or property damage arising out of the ownership, operation, maintenance, use or loading or unloading of (1) any watercraft over fifty feet in length, owned by any insured or chartered or loaned to any insured without a crew or (2) any watercraft being used to carry persons for a charge; but this exclusion does not apply to bodily injury to any employees of any insured arising out of and in the course of their employment by any insured, or any watercraft while ashore on premises owned by, rented to or controlled by the named insured;
- to bodily injury or property damage arising out of the discharge, dispersal, release or escape of smoke, vapors, fumes, acids, alkalis,



toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere, or any watercourse or body of water; but this exclusion does not apply to (1) injury or damage if such discharge, dispersal, release or escape is sudden and accidental, or (2) bodily injury to any employees of any insured arising out of and in the course of their employment by any insured;

- E. to bodily injury or property damage due to war, invasion, act of a foreign power, hostilities (whether war be declared or not), civil war, rebellion, revolution, riot, riot attending a strike, civil commotion or insurrection or military power with respect to occurrences which take place outside the United States of America, its territories or possessions, or Canada;
- F: to any obligation for which any insured or any carrier as his insurer may be held liable under any workers' compensation, unemployment compensation or disability benefits law, or any other similar law; but this exclusion does not apply to liability of others assumed by the named insured under any contract or agreement;
- G. to property damage to property owned by the named insured;
- .H. to property damage to:
  - the named insured's products or premises alienated by the named insured if the property damage arises out of such products or premises or any part of such products or premises;
  - (2) work performed by or on behalf of the named insured if the property damage arises out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- to loss of use of tangible property which has not been physically injured or destroyed resulting from:
  - (1) a delay in or lack of performance by or on behalf of the named Insured of any contract or agreement, or
  - (2) the failure of the named insured's products or work performed by or on behalf of the named insured to meet the level of performance, quality, fitness or durability warranted or represented by or on behalf of the named insured;

"in any jurisdiction where the company may be prevented by law or otherwise from paying on behalf of the insured, the words "pay on behalf of the insured" are replaced by "indemnity the insured for".

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- but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the named insured's products or work performed by or on behalf of the named insured after such products or work have been put to use by any person or organization other than an Insured;
- J. to ultimate net loss claimed for the withdrawal, inspection, repair, replacement or loss of use of the named insured's products or work completed by or for the named insured or of any property of which such products or work form a part, if, such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;
- K. to advertising injury ansing out of:
  - (1) failure of performance of any contract or agreement, other than the unauthorized appropriation of ideas based upon an alleged breach of an implied contract;
- (2) infringement of trademark, service mark or trade name, other than titles or slogans, by use thereof on or in connection with goods, products or services sold, offered for sale or advertised;
  - (3) Incorrect description or mistake in the advertised price of goods; products or services sold, offered for sale or advertised; or
  - the willful violation of a penal statute or ordinance committed by or with the knowledge or consent of the insured;
- to personal injury arising out of discrimination or humiliation directly or indirectly related to the employment or prospective employment of any person or persons by any insured;
- M. to personal injury arising out of any publication or utterance of a libel, slander, or other defamatory or disparaging material, or in violation of an individual's right of privacy, if the first injurious publication of the same or simitar material by or on behalf of the insured was made prior to the effective date of this insurance:
- N. to personal injury arising out of (1) any publication or utterance of a libel, slander, or other defamatory or disparaging material, or in violation of an individual's right of privacy, concerning any person, organization, or business enterprise, or his or her or its products or services, made by or at the direction of any insured with knowledge of the faisity thereof, or (2) the willful violation of a penal statute or ordinance committed by or with the knowledge or consent of the insured;

- O. with respect to coverage afforded any employee of the named insured, to bodily injury or personal injury to:
  - another employee of the named insured arising out of and in the course of his or her employment, or
  - (2) the named Insured or, if the named Insured is a partnership or joint venture, any partner or member thereof.

unless there is valid and collectible underlying insurance covering such bodily injury or personal injury;

- P. with respect to coverage afforded any employee of the named insured, to property damage to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by:
  - (1) another employee of the named insured, or
  - (2) the named Insured or, if the named insured is a partnership or joint venture, any partner or member thereof, unless there is valid and collectible underlying insurance covering such property damage;
- Q. to any claim for Uninsured or Underinsured Motorists Coverage, unless this policy is endorsed to provide such coverage; or
- R. to any claim for Personal Injury Protection, Property Protection or similar no-fault coverage by whatever name called, unless this polloy is endorsed to provide such coverage.

# II. INVESTIGATION, DEFENSE, SETTLEMENT

With respect to bodily injury, personal injury, property damage or advertising injury covered under this policy (whether or not the self-insured retention applies) and

- (1) for which no coverage is provided under any underlying insurance; or
- (2) for which the underlying limits of any underlying insurance policy have been exhausted solely by payments of damages because of occurrences during the period of this policy.

The company will

- (a) defend any suit against the insured seeking damages on account thereof, even if such suit is groundless, false or fraudulent; but the company may make such investigation and settlement of any claim or suit as it deems expedient;
- (b) pay all expenses incurred by the company, all costs taxed against the

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insured in any sult defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;

- (c) pay all premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy; and the cost of ball bonds required of the Insured because of an accident or traffic law violation arising out of the operation of any vehicle to which this policy applies, but the company shall have no obligation to apply for or furnish any such bonds;
- (d) pay all reasonable expenses incurred by the Insured at the company's request in assisting the company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed \$100 per day per Insured;

and the amounts so incurred, except settlement of claims and sults, are not subject to the insured's self-insured retention as stated in the declarations and are payable by the company in addition to the applicable limit of liability of this policy.

The Insured agrees to reimburse the company promptly for amounts paid in settlement of claims or suits to the extent that such amounts are within the Insured's self-Insured retention as stated in the declarations.

The named Inaured agrees to arrange for the investigation, defense or settlement of any claim or sult in any country where the company may be prevented by law from carrying out this agreement. The company will pay defense expenses incurred with its written consent in addition to its applicable limit of liability under this policy and will promptly reimburse the named insured for its proper share, subject to its applicable limit of liability under this policy, of any settlement above the self-insured retention made with the company's written consent.

The company shall have the right to associate at its own expense with the Insured or any underlying insurer in the investigation, defense or settlement of any claim or suit which in the company's opinion may require payment hereunder. In no event, however, will the company contribute to the

costs and expenses incurred by any underlying insurer.

#### III. PERSONS INSURED

Each of the following, including the named insured, is an insured under this insurance to the extent set forth below:

- A. If the named Insured is an individual, such individual but only with respect to the conduct of a business of which he or she is the sole proprietor, and the spouse of the named insured with respect to the conduct of such a business:
- B. If the named insured is a partnership or joint venture, the partnership or joint venture and any partner or member thereof but only with respect to his or her liability as such;
- C. if the named Insured is other than an individual, partnership or joint venture, such organization and any executive officer, director or stockholder thereof while acting within the scope of his or her duties as such;
- any person (other than the employee of the named insured) or organization while acting as a real estate manager for the named insured;
- E. any employee of the named Insured while acting within the scope of his or her duties as such:
- F. with respect to any automobile owned by the named insured or hired for use by or on behalf of the named insured, any person (including an employee of the named insured) while using such automobile and any person or organization legally responsible for the use thereof, provided its actual use is with the permission of the named insured, except
  - (1) any person or organization, or any agent or employee thereof, operating an automobile sales agency, repair shop, service station, storage garage or public parking place, with respect to an occurrence arising out of the operation thereof; or.
  - (2) the owner or any lessee, other than the named insured, of a hired automobile or any agent or employee of such owner or lessee;
- G. any person or organization to whom or to which the named inaured is obligated by virtue of a written contract to provide insurance such as is afforded by this policy, but only with respect to operations performed by the named insured, or facilities owned or used by the named insured;
- H. any other person or organization who is an insured under any policy of underlying insurance, subject to all the limitations upon

coverage under such policy other than the ilmits of the underlying insurer's liability.

With respect to any person or organization who is not an Insured under an underlying insurance policy, coverage under this policy shall apply only to ultimate net loss in excess of the underlying insurance or self-insured retention applicable to the named insured.

This insurance does not apply to bodily injury, personal injury, property damage, or advertising injury arising out of the conduct of any partnership or joint venture of which the insured is a partner or member and which is not designated in this policy as a named insured.

#### IV. LIMITS OF LIABILITY

Regardless of the number of (a) insureds under this policy, (b) persons or organizations who sustain injury or damage or (c) claims made or suits brought on account of such injury or damage, the company's liability is limited as follows:

- The total lability of the company for all utilmate net lose as the result of any one occurrence shall not exceed the limit of liability stated in the declarations as applicable to "each occurrence."
- 2. Subject to the above provision respecting "each occurrence", the total liability of the company for all ultimate net loss because of all bodily injury and property damage to which this policy applies and which is described in either of the numbered subparagraphs below shall not exceed the limit of liability stated in the declarations as "aggregate":
  - (a) all bodify injury and property damage included within the products hazard and within the completed operations hazard.
  - (b) all bodily injury because of occupational diseases of employees of insureds.

The aggregate limit of liability shall apply separately to the injury or damage described in subparagraphs (a) and (b) above.

- 3. For the purpose of determining the limit of the company's liability, all advertising injury, bodily injury, personal injury and property damage described in either of the subparagraphs below shall be considered as arising out of one occurrence:
  - (a) all bodfly injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions.
  - (b) all advertising injury and personal injury arising out of repeated publications or utterances of the same or similar material

#### V. DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"advertising injury" means injury other than personal injury arising out of one or more of the following offenses committed during the policy period in connection with the named insured's advertising activities: (1) the publication or utterance of a libel or slander or of other defamatory or disparaging material, or a publication or utterance in violation of an individual's right of privacy; (2) infringement of copyright or of title or of slogan; or (3) pracy or unfair competition or idea misappropriation under an implied contract;

"automobile" means a land motor vehicle, trailer or semi-trailer;

"bodily injury" means bodily injury, sickness or disease sustained by any person which occurs during the policy period;

"completed operations hazard" includes bodily injury and property damage arising out of operations, or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs after such operations have been completed or abandoned, and occurs away from premises owned by or rented to the named insured. "Operations" include materials, parts or equipment furnished in connection therewith! Operations shall be deemed completed at the earliest of the following times:

- (1) when all operations to be performed by or on behalf of the named insured under the contract have been completed,
  - (2) when all operations to be performed by or on behalf of the named insured at the site of the operations have been completed, or
- (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The completed operations hazard does not include bodily injury or property damage ansling out of

- operations in connection with the transportation of property, unless the bodily injury or property damage arises out of a condition in or on a vehicle created by the loading or unloading thereof.
- (2) the existence of tools, uninstalled equipment or abandoned or unused materials, or
- (3) operations for which the classification stated in the underlying insurance policy in the

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company's manual specifies "including completed operations".

"damages" do not include fines or penalties or damages for which insurance is prohibited by the law applicable to the construction of this policy. Subject to the foregoing, "damages" include damages for any of the following which result at any time from bodily injury to which this policy applies: death, mental anguish, shock, disability or care and loss of services or consortium;

"defense expenses" means all reasonable expenses (other than the amount of any settlement) incurred by the named insured in discharging the named insured's obligations under Provision II with respect to the investigation, defense or settlement of claims or suits except (1) salaries of salaried employees of the named insured, and (2) any such expense payable under an underlying insurance policy or any other valid and collectible insurance;

"executive officer" means a person holding any of the officer positions created by the charter, constitution or by-laws of the named insured;

"first named insured" means the person or organization first named in Item 1 of the declarations of this policy;

"Insured" means any person or organization qualifying as an insured in the "Persons Insured" provision of this policy. The insurance afforded applies separately to each Insured against whom claim is made or sult is brought, except with respect to the limits of the company's liability:

"named Insured" means the first named insured and any other person or organization named in item 1 of the declarations and any other organization coming under the named insured's control and of which it assumes active management;

"named Insured's dispensary or clinic" means a dispensary, clinic or similar facility maintained by the named insured for the benefit or convenience of the named insured's employees or students:

"named insured's products" means goods or products manufactured, sold, handled or distributed by the named insured or by others trading under his name, including any container thereof (other than a vehicle), but named insured's products shall not include a vending machine or any property other than such container, ranted to or located for use of others but not sold:

"occurrence" means

(1) with respect to bodily injury or property damage: an accident, including continuous or repeated exposure to conditions, which results in bodily injury or property damage neither expected nor intended from the standpoint of the Insured and includes:

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- (a) the rendering of or failure to render professional medical, dental or nursing services by the named insured's dispensary or clinic,
- (b) the use of reasonable force for the lawful protection of employees, tenants, guests or property of the named insured, and
- (2) with respect to advertising injury and personal injury respectively: an offense described in one of the numbered subdivisions of those terms in this policy;

"personal Injury" means injury, other than advertising injury, arising out of one or more of the following offenses committed during the policy period in the conduct of the named insured's business:

- the publication or utterance of a tibel or slander or of other defamatory or disparaging material, or a publication or utterance in violation of an individual's right of privacy;
- (2) talse arrest, detention or imprisonment, or malicious prosecution:
- (3) wrongful entry or eviction or other invasion of an individual's right of privacy; or
- (4) discrimination or humiliation not intentionally committed by or at the direction of the insured or any executive officer, director, stockholder, partner or member thereof, but only with respect to Injury to the feelings or reputation of a natural person;

"products hazard" includes bodily injury and property damage arising out of the named insured's products or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs away from premises owned by, or rented to the named insured, and after physical possession of such products has been relinquished to others:

"property damage" means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time-resulting therefrom or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an occurrence during the policy period;

"self-insured retention" means the amount stated as such in the declarations which is retained and payable by the insured with respect to "each occurrence". All expenses incurred in the investigation or defense of a claim or sult within the self-insured retention shall be payable by the company;

"sult" includes an arbitration proceeding to which the Insured is required to submit or to which the Insured has submitted with the company's consent;

"uitimate net loss" means all sums which the

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Insured and his or her insurers shall become legally obligated to pay as damages, whether by final adjudication or settlement with the company's written consent, after making proper deduction for all recoveries and salvages collectible:

"underlying Insurance" means the insurance policies listed in the Extension Schedule of Underlying Insurance Policies, including any renewals or replacements thereof, which provide the underlying coverages and limits stated in the Extension Schedule of Underlying Insurance Policies. The limit of underlying Insurance

includes any deductible amount, any participation of the Insured or any self-insured retention beneath any such policy, less the amount, if any, by which the aggregate limit of such insurance has been reduced by payment of loss with respect to occurrences during the policy period of this policy. The coverages and limits of such policies shall be deemed to be applicable regardless of (1) any defense which the underlying insurer may assert because of the insured's failure to comply with any condition of any such policy or (2) the insolvency of the underlying insurer.

#### **NUCLEAR ENERGY LIABILITY EXCLUSION**

It is agreed that the policy does not apply:

- A. Under any Liability Coverage, to bodily injury or property damage
- (1) with respect to which an Insured under the policy is also an insured under a nuclear energy liability policy issued by the Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of
  - (2) resulting from the hazardous properties of nuclear material and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the Insured is, or had this policy not been issued would be, entitled to Indemnity from the United States of America, or any agency thereof, undersany agreement entered into by the United States of America; or any agency thereof, with any person or organization.
- B. Under any Liability Coverage, to bodily injury or property damage resulting from the hazardous properties of nuclear material, if
  - the nuclear material (a) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (b) has been discharged or dispersed therefrom;
  - (2) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, atored, transported, or disposed of by or on behalf of an insured; or

(3) the bodily injury or property damage arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, regintenance, operation, or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to property damage to such nuclear facility and any property thereat.

As used in this exclusion: (11) ...

"hazardous properties" include radioactive, toxic or explosive properties;

"nuclear material" means source material, special nuclear material or by-product material;

"source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof:

"spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor;

"waste" means any waste material:

- (a) containing by-product material other than tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its source material content, and
- (b) resulting from the operation by any person or organization of any nuclear facility included under the first two paragraphs of the definition of nuclear facility;

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#### "nuclear facility" means

- (a) any nuclear reactor,
- (b) any equipment or device designed or used for (i) separating the isolopes of uranium or plutonium, (ii) processing or utilizing spent fuel, or (iii) handling, processing or packaging waste.
- (c) any equipment or device used for the processing, fabricating or alloying of special nuclear material, if at any time the total amount of such matenial in the custody of the Insured at the premises where such equipment or device is located, consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material:

"property damage" includes all forms of radioactive contamination of property.

#### CONDITIONS

#### 1. Premlum

All premiums for this policy shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein, and shall be payable by the first named insured.

#### 2. Inspection and Audit

The company shall be permitted but not obligated to inspect the named insured's property and operations at any time. Neither the company's right to make inspections, nor the making thereof, nor any report thereon, shall constitute an undertaking on behalf of or for the benefit of the named insured or others to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

The company may examine and audit the named insured's books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, insofar as they relate to the subject matter of this insurance.

#### 3. Notice of Occurrence

Whenever it appears that an occurrence is likely to involve payment under this policy, written notice shall be given to the company or its authorized agents by the named insured or a designated representative of the named insured as soon as practicable. Such notice shall contain particulars sufficient to identify the insured and also reasonably obtainable information respecting the time, place and circumstances of the occurrence, the names and addresses of the injured and of available witnesses.

#### 4. Assistance and Cooperation of the Insured

The Insured shall cooperate with the company and shall comply with all the terms and conditions of this policy and shall also cooperate with any of the underlying insurers as required by the terms of the underlying insurance and comply with all the terms and conditions thereof. The Insured shall enforce any right of contribution or indemnity against any person or organization who may be liable to the insured because of bodily injury, personal injury, property damage or advertising injury with respect to which insurance is afforded under this policy or any of the underlying insurance policies.

#### 5. Action Against Company

No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the Insured's obligation to pay shall have been finally determined either by judgment against the Insured, after actual trial, or by written agreement of the insured, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the company as a party to any action against the insured to determine the insured's liability, nor shall the company be impleaded by the insured or his legal representative. Bankruptcy or insolvency of the insured or of the insured's estate shall not relieve the company of any of its obligations hereunder.

#### 6. Appeals

In the event the insured or the insured's underlying insurer elects not to appeal a judgment in excess of the underlying insurance or the selfinsured retention, the company may elect to make such appeal, at its cost and expense, and shall be liable in addition to the applicable limit of liability, for the taxable costs, disbursements and interest incidental thereto, but in no event shall the liability of the company for ultimate net loss exceed the amount herein applicable to any one occurrence plus the cost and expenses of such appeal.

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#### 7. Other Insurance

The insurance afforded by this policy shall be excess insurance over any other valid and collectible insurance (except when purchased specifically to apply in excess of this insurance) available to the insured, whether or not described in the Extension Schedule of Underlying insurance Policies, and applicable to any part of ultimate net loss, whether such other insurance is stated to be primary, contributing, excess or contingent; provided that if such other insurance provides umbrella coverage in excess of underlying insurance or the self-insured retention, the insurance afforded by this policy shall contribute therewith with respect to such part of ultimate net loss as is covered hereunder, but the company shall not be liable for a greater proportion of such loss than the amount which would have been payable under this policy bears to the sum of said amount and the amounts which would have been payable under each other umbrella policy applicable to such loss, had each such policy been the only policy so applicable.

#### 8. Subrogation

in the event of any payment under this policy, the company shall participate with the insured and any underlying insurer in the exercise of all the insured's rights of recovery against any person or organization liable therefor, and the insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The insured shall do nothing after loss to prejudice such rights.

#### Recoveries shall be applied:

first, to reimburse any interest (including the insured) that may have paid any amount with respect to liability in excess of the limit of the company's liability hereunder:

then, to reimburse the company up to the amount paid hereunder, along with any other insurers having a quota share interest at the same level; and

lastly, to reimburse such interests (including the insured), with respect to which this insurance is excess, as are entitled to claim the residue, if any:

but a different apportionment may be made to effect settlement of a claim by agreement signed by all interests. Reasonable expenses incurred in the exercise of rights of recovery shall be apportioned among all interests in the ratio of their respective losses for which recovery is sought.

#### 9. Changes

Notice to any agent, or knowledge possessed by any agent, or any other person shall not effect a waiver or a change in any part of this policy, or estop the company from asserting any rights under the terms of this policy with respect to any requirements as to underlying insurance; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy, signed by an authorized representative of the company.

#### 10. Assignment

Assignment of Interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, an individual named insured shall die, such insurance as is afforded by this policy shall apply (a) to the individual named insured's legal representative, as an individual named insured, but only while acting within the scope of his or her duties as such, and (b) with respect to the property of an individual named insured, to the person having proper temporary custody thereof, as insured, but only until the appointment and qualification of the legal representative.

#### 11. Maintenance of Underlying Insurance

Policies affording in total the coverage and limits stated in the Extension Schedule of Underlying Insurance Policies shall be maintained in tull effect during the currency of this policy. Failure of the named insured to comply with the foregoing shall not invalidate this policy, but in the event of such failure, the company shall be liable only to the extent that it would have been liable had the named insured compiled therewith.

The first named insured shall give the company written notice as soon as practicable of any change in the coverage or in the limits of any underlying insurance, and of the termination of any coverage or the reduction or exhaustion of the aggregate limits of any underlying insurance.

The self-insured retention shall not apply should the underlying insurance be exhausted by the payment of claims or suits.

#### 12. Sole Agent

The first named insured is authorized to act on behalf of all insureds with respect to the giving or receiving of notice of cancellation, receiving uneamed premium, and agreeing to any changes in the policy.

#### · 13. Cancellation

This policy may be cancelled by the first named insured by surrender thereof to the company or any of its authorized agents, or by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the company by mailing to the first named insured, at the address shown in this policy, written notice stating when not less than 60 days thereafter such cancellation shall be effective; provided that, if the first named insured fails to discharge when due any of its obligations in connection with the payment of premium for this policy

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or any Installment thereof, this policy may be cancelled by the company by mailing to the first named insured written notice staling when not less than 30 days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of the surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the first named insured or by the company shall be equivalent to mailing.

If the first named Insured cancels, earned premium shall be computed in accordance with the customary short rate tables. If the company cancels, earned premium shall be computed pro rata. Promium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of uneamed premium is not a condition of cancellation.

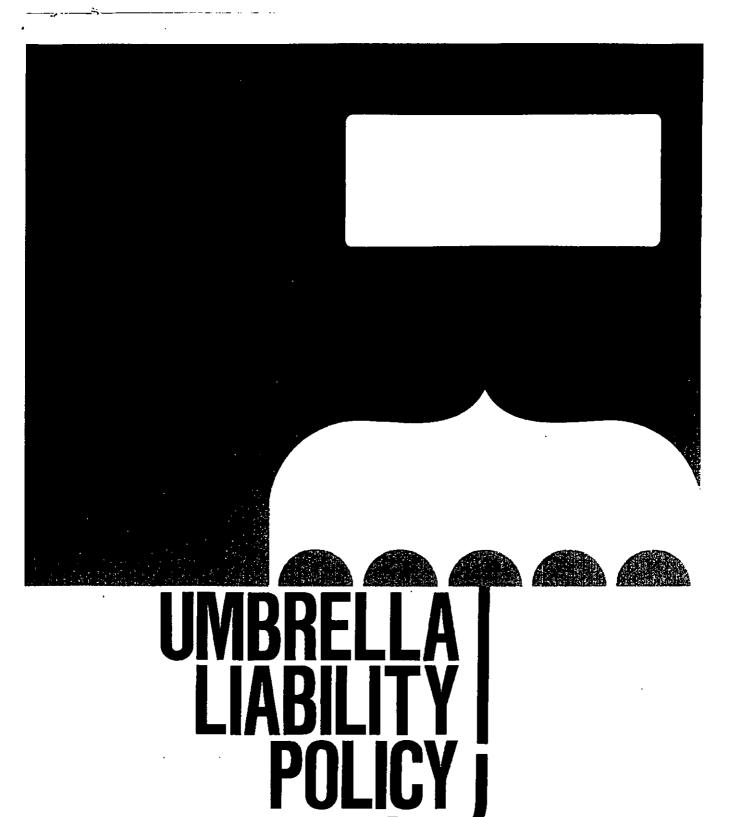
#### 14. Declarations

By acceptance of this policy the first named Insured agrees that the statements in the declarations are its agreements and representations, that this policy is issued in reliance upon the truth of such representations, and that this policy embodies all agreements existing between the first named Insured and the company or any of its agents relating to this insurance.

In Witness Whereof, the Company has caused this policy to be signed by its President and a Secretary, but the same shall not be binding unless countersigned on the declarations page by a duly authorized agent of the Company.

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# UMBRELLA LIABILITY INSURANCE POLICY QUICK REFERENCE

This Index will guide you quickly to the information you are looking for:

Declarations Page
Your Name and Address
Policy Period
LIMITS OF LIABILITY

**PREMIUM** 

The Declarations Page contains specifics of your policy — such as the period your policy is in effect, limits of liability selected, the premiums and other information related to you and your insurance.

		POLICY PROVISIONS	PAGE NO.
1	· <u> </u>	Coverage, Exclusions	1
. 15	_	Investigation, Defense Settlement	2
Ш	_	Persons Insured	3
ł۷	_	Limits of Liability	4
٧	_	Definitions	4
		Nuclear Energy Exclusion	6
		Conditions	7
	•	Premium	7
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		Appeals	7
		Other Insurance	8
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		Changes	8
		Assignment	8
		Maintenance of Underlying Insurance	8
		Sole Agent	8
		Cancellation	8
		Declarations	9

# ENGINEERS, ARCHITECTS OR SURVEYORS PROFESSIONAL LIABILITY EXCLUSION ENDORSEMENT



Policy Number	
above, issued by THE pany designated therei	rms a part of the policy as numbered HARTFORD INSURANCE GROUP com- in, and takes effect as of the effective date nother effective date is stated herein.
Effective Date	Effective hour is the same as stated in the Declarations of the policy.
Endt. No.	

Named Insured and Address

It is agreed that the insurance does not apply to liability arising out of any professional services performed by or for the **named insured**, including the preparation or approval of maps, plans, opinions, reports, surveys, designs or specifications and supervisory, inspection or engineering services.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

business records. At this time, the company does not certify that these documents constitute a complete ພິກີປັ່ນເວບາລາຍ copy of the policy.

Form XL-225-0 Printed in U.S.A.

# MARITIME FOLLOWING FORM ENDORSEMENT



Policy Number				
This endorsement forms a part of the policy as numbers above, issued by THE HARTFORD INSURANCE GROUP corpany designated therein, and takes effect as of the effective day of said policy unless another effective date is stated herein.				
Effective Date	Effective hour is the same as stated in the Declarations of the policy.			
Endt. No.				

Named Insured and Address

It is agreed that the insurance does not apply to any obligation for which the **insured** or any carrier as his insurer may be held liable under any Maritime Law, Admiralty Law, the Jones Act or any similar law unless insurance for such obligation is provided by an underlying policy designated in the Schedule of **underlying insurance** of the policy of which this endorsement forms a part.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

## **CONTRACTORS LIMITATION — ENDORSEMENT**



Policy Number				
above, issued by The	prims a part of the policy as numbered HE HARTFORD INSURANCE GROUP therein, and takes effect as of the policy unless another effective date is			
Effective Date	Effective hour is the same as stated in the Declarations of the policy.			

It is agreed that, except to the extent that liability coverage is provided in a policy of underlying insurance described in the Schedule of Underlying Insurance Policies in the Declarations, this policy does not apply:

(a) to property damage to

Endt. No.,

- (1) personal property occupied by or rented to the insured,
- (2) personal property used by the insured, or
- (3) personal property in the care, custody or control of the insured, or as to which the insured is for any purpose exercising physical control;
- (b) to property damage included within (1) the explosion hazard, (2) the collapse hazard, or
   (3) the underground property damage hazard as defined herein:
  - (1) "explosion hazard" includes property damage arising out of blasting or explosion. The explosion hazard does not include property damage (i) arising out of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment, or (ii) arising out of operations performed for the named insured by independent contractors, or (iii) included within the completed operations hazard or the underground property damage hazard;
  - (2) "collapse hazard" includes "structural property damage" as defined herein and property damage to any other property at any time resulting therefrom. "Structural property damage" means the collapse of or structural injury to any building or structure due to (i) grading of land, excavating, borrowing, filling, back-filling, tunnelling, pile driving, cofferdam work or caisson work or (ii) moving, shoring, underpinning, raising or demolition of any building or structure or removal or rebuilding of any structural support thereof. The collapse hazard does not include property

- erty damage (i) arising out of operations performed for the named insured by independent contractors, or (ii) included within the completed operations hazard or the underground property damage hazard;
- (3) "underground property damage hazard" includes "underground property damage" as defined herein and property damage to any other property at any time resulting therefrom. "Underground property damage" means property damage to wires, conduits. pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus in connection therewith, beneath the surface of the ground or water, caused by and occurring during the use of mechanical equipment for the purpose of grading land, paving, excavating, drilling, borrowing, filling, back-filling or pile driving. The underground property damage hazard does not include property damage (i) arising out of operations performed for the named insured by independent contractors, or (ii) included within the completed operations hazard;
- (c) to liability for bodily injury or property damage assumed by the insured under any contract or agreement;
- (d) to property damage to work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith.

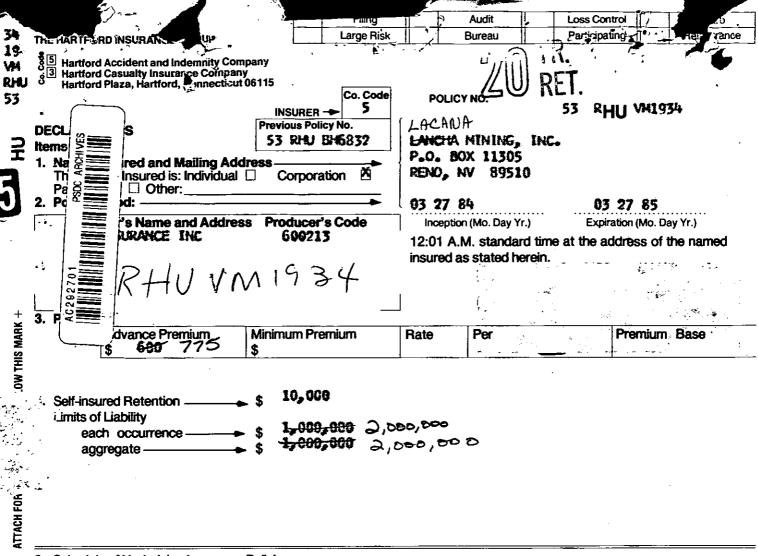
It is further agreed that the policy does not apply to:

- (a) bodily injury, personal injury, property damage or advertising injury arising out of any project insured under a "wrap-up" rating plan; or
- (b) property damage to equipment leased by or rented to the insured;

- (c) property damage to:
  - (1) real property occupied by or rented to the insured, or
- (2) real property in the care, custody or control of the **insured** or as to which the **insured** is for any purpose exercising physical control.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



6. Schedule of Underlying Insurance Policies

SEE ATTACHED EXTENSION SCHEDULE OF UNDERLYING INSURANCE POLICIES FORMING A PART OF POLICY.

The above numbered Umbrella policy is completed by:

- (a) this Declarations, Form XL-10;
- (b) the Policy Provisions, Form XL-12;
- (c) the Policy Jacket, Form 6153;
- (d) any Endorsements forming part of the policy at issue.

Form Numbers of Endorsements Forming Part of Policy At Issue:

XL-11-2

XL-336

XL-234

XL-225

CL/MS 03 07 84

Date Agency at

# Extension Schedule -- of Underlying Insurance Policies

THE HARTFORD

Polic	y Num	ber	
·53	RHJ	VM19:	

Named Insured and Address

This extension schedule forms a part of the policy designated herein

· Remold		,
Carrier, Policy Number & Period	Type of Coverage	Applicable Limits
(a) HARTFORD 53 SMP CF7625 WUCKC752 03 27 84/85 85/86	Employers Liability STOP GAP	\$ 500 ,000 each accident* \$ ,000 O. D. aggregate*
(b) HARTFORD 53 AB HE8851 53 UEN KC1786 03 27 84/85 85/86	Comprehensive Automobile Liability including  Owned automobiles In non-owned automobiles In hired automobiles	Bodily Injury Liability \$ ,000 each person \$ ,000 each occurrence Property Damage Liability \$ ,000 each occurrence Bodily Injury and Property Damage Liability Combined \$ 500 ,000 each occurrence
HARTFORD  53-SMP-CF7825-144CKC 7525  03-27-84/85-85/86  5344CKC 7525	General Liability including IX products-completed operations Liability IX contractual Liability personal injury Liability  — employees as additional insureds — Liquor Law Liability	Bodily Injury Liability  \$ ,000 each occurrence ,000 aggregate  Property Damage Liability \$ ,000 each occurrence ,000 aggregate  Form OA-  Bodily Injury and Property Damage Liability Combined \$ 500 ,000 each occurrence \$ 500 ,000 aggregate
(d) :	including     owned watercraft     non-owned     watercraft  Other (Specify)	Bodily Injury Liability \$ ,000 each person \$ ,000 each occurrence Property Damage Liability \$ ,000 each occurrence Bodily Injury and Property Damage Liability Combined \$ ,000 each occurrence
(6)	Оша (эреспу)	

An "X" marked in the box indicates the coverage is provided in the Underlying Policies.

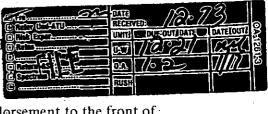
Note Maintenance of Underlying Insurance Condition.

*Except that in any jurisdiction where the amount of Employers unlimited, the limit stated does not apply and the policy of which with respect to Employers Liability in such jurisdiction.

The company located these documents in its business records. At this time, the company is Liability Coverage afforded by the underlying insurer is by law che this extension schedule forms a part shall afford no insufance a complete and accurate copy of the policy.

# THE HARTFORD UNDERWRITING FILE COPY

**Underlying Policy** 



**Policy Period** 

3-27-84/8-5

Separate and attach each form in same manner as an endorsement to the front of the Company Copy of the policy whose number is highlighted below.

# UMBRELLA POLICY IDENTIFICATION

	The above policies underlie Umbrella	a Policy No. 53 RHUVM1934 Attach
4.		
3.		
2.	53 ABHE8851	3-27-84/85
1.	53 UUCKC 7520	3-21-84/85

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Umbrella Policy Period

## 5 INSURANCE INC 600213 nendment of Declarations

# Umbrella Liability

This endorsement forms a part of Policy No. 3.3. RHU. WM1934..... issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

13



Named Insured and Address

LACANA MINING, INC. P.O. BOX 11305 RENO, NV 89510

the same as stated in the Declarations of		RATE	VERIFIED	
It is agreed that: (check alternative	[s] below)		• • •	
☐ The policy number is amended to ☐ Item 1 is amended with respect (a) Named Insured to read: (b) Mail Address of Named Insured to read: (c) Status of Named Insured to read:	to such of the following pared to read:	articulars as an	e indicated by speci	fic entry in connection therewith:  Other:
☐ Item 2 is amended to read: Pol	icy Period: From Standard Tir	me at the addre	To ess of the Named In:	12:01 A.M., sured as stated herein.
☐ Item 3 is amended to read:	3. Premium:			
Advance Premium \$	Minimum Premium \$	Rate	Per	Premium Base
☐ Item 4 is amended to read:☐ Item 5 is amended to read:☐	5. Limits of Liabi each occu	lity urrence		<b>\$</b>
Item 6 is amended to:	6. Schedule of U	nderlying Insur	ance Policies	
SEE ATTACHED REVISED EXTEN	SION SCHEDULE OF UN	IDERLYING IN	SURANCE POLICIE	SISSUED ON XL 11-2 REVISED
	Additional Effective Date	of Endorsemer	· · · · · · · · · · · · · · · · · · ·	

Nothing herein contained shall be held to vary, waive, after or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsament shall not be binding unless countersigned by a duly authorized agent of the company.



## ansion Schedule A Anderlying Insurance Policies

THE HARTFORD

Jumber RHU VM1934

This extension schedule forms a part of the policy designated

Named Insured and Address

LACANA MINING, INC. P.O. BOX 11305 RENO. NV 89510

Carrier, Policy Number & Period	Type of Coverage	Applicable Limits
a) HARTFORD		Employers' Liability
53 UUC KC7525	Employers' Liability	\$ 500 ,000 each accident*
03 27 84/858 5/86	STOP GAP	\$ ,000 O. D. aggregate*
b)	Comprehensive	Bodily Injury Liability
•	Automobile Liability	\$ ,000 each person
HARTFORD	including	\$ ,000 each occurrence
53 AB HE8851 UEN KC1726		Property Damage Liability
03 27 84/85	owned automobiles	\$ ,000 each occurrence
85/86	🛛 non-owned	Bodily Injury and Property Damage Liability Combined
	automobiles	
		\$ 500 ,000 each occurrence
		<u> </u>
C)	General Liability	Bodily Injury Liability
	including	
HARTFORD	🛛 products-completed	
53 UUC KC7525	operations Liability	\$ ,000 aggregate
03 27 84/85		r
25/56	contractual Liability	Property Damage Liability
	x personal injury	\$ ,000 each occurrence
	Liability	\$ ,000 aggregate
		Fo
•	_	l 4
•	☐ employees as	Bodily Injury and Property Damage Liability Combine_
	additional insureds	\$ ,000 each occurrence
,	Liquor Law Liability	\$ 500 ,000 aggrégate
d)	Watercraft Liability	Bodily Injury Liability
		\$ ,000 each person
•	including	\$ ,000 each occurrence*
•	· · ·	Property Damage Liability
***	☐ owned watercraft	\$ ,000 each occurrence
	<u> </u>	Bodily Injury and Property Damage Liability Combined
	☐ non-owned	
	watercraft	\$ ,000 each occurrence
e)	Other (Specify)	
	1 '	l .

An "X" marked in the box indicates the coverage is provided in the Underlying Policies.

Note Maintenance of Underlying Insurance Condition.

*Except that in any jurisdiction where the amount of Employers Liability Co with respect to Employers Liability in such jurisdiction.

The company located these documents in its unlimited, the limit stated does not apply and the policy of which this stated does not apply and the policy of which this stated does not apply and the policy of which this stated does not apply and the policy of which this stated does not apply and the policy of which this stated does not apply and the policy of which this stated does not apply and the policy of which this stated does not apply and the policy of which this stated does not apply and the policy of which this stated does not apply and the policy of which this stated does not apply and the policy of which this stated does not apply and the policy of which this stated does not apply and the policy of which this stated does not apply and the policy of which the policy of wh

## RKS INSURANCE INC 600213 mendment of Declarations mbrella Liability

Lied by THE HARTFORD INSURANCE GROUP company designated

therein, and takes effect as of the effective date of said policy unless

s endorsementy drins a part to Police

another effective date is stated herein.

## ENDT #2 IN LIEU OF ENDT #1



Named Insured and Address

LANCHA MINING, INC. P.O. BOX 11305 RENO, NV 89510

the same as stated in the Declarations of the same as stated in the Same as stated	f the policy.  e[s] below)  to read  to such of the following parameters in the such of the suc	articulars as ar		specific entry in	
☐ Item 2 is amended to read: Po	licy Period: From Standard Tin	ne at the addre	To ess of the Nam	ned Insured as s	12:01 A.M., tated herein.
Item 3 is amended to read:  Advance Premium  \$ 800	3. Premium: Minimum Premium \$	Rate	Per		Premium Base
ltem 4 is amended to read: Item 5 is amended to read:	4. Self-insured R 5. Limits of Liabil each occu aggregate	itv			→ \$ 2,000,000 → \$ 2,000,000
ltem 6 is amended to:	6. Schedule of U	nderlying Insur	ance Policies		
SEE ATTACHED REVISED EXTEN	ISION SCHEDULE OF UN	IDERLYING IN	SURANCE PO	OLICIES ISSUED	ON
	Additional Effective Date	of Endorseme		\$ 175 \$	

Nothing herein contained shall be held to vary, waive, alter or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company.

## JULICE INC. 600213

Amendment of Declarations
Umbrella Liability

UNLAWRING FILE CUPT



#1

	Named Ir	nsured and Addre	ss
LACANA M	INING INC.		
P.O. BOX			
RENO. NV			
r		I DATE :	
į.		RECEIVED:	5-/4
پُو	Risk Exper		GIONE BATEOUT S
	Report ASS	AND THE RESERVE AND MAIN AND REPORTS	
	Spectrum # 4	45 20 TA	
	Th	Lieu	<del>०</del> क
culars as are ir	ndicated by sp	ecific entry in o	connection therewith:
		•	
_	_		
orporation L	Partnership	Other:	
$\overline{}$			
at the address	of the Name	d insured as sta	ated herein.
Rate	Per		Premium Base
Rate	Per		Premium Base
Rate	Per		Premium Base
			Premium Base
ention			\$
			\$ 2,000,000.
ention	•		\$
ention	•		\$ 2,000,000.
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entionenceerlying Insurance	ce Policies . RANCE POLI	CIES ISSUED	\$ 2,000,000.
	P.O. BOX RENO, NV	LACANA MINING INC. P.O. BOX 11305 RENO, NV 89510  Properties as are indicated by sports of the properties of the propert	RENO, NV 89510    Type   Apple   DATE   RECEIVED:   RISE   Experiment   PROPERTY   PROPE

Nothing herein contained shall be held to vary, waive, alter or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company.



THE HARTFORD

#### INSTRUCTIONS - IMPORTANT

Separate and attach each form in same manner as an endorsement to the front of the Company Copy of the policy whose number is highlighted below.

# UMBRELLA POLICY IDENTIFICATION

	· · · · · · · · · · · · · · · · · · ·
Underlying Policy	Policy Period
1. 53 JMP CF7025	3-27-84/85
2 53 ab HE 8851	3-27-84/85
3.	
4.	

The above policies underlie Umbrella Policy No. 53 RHU VM 1934 tach

Umbrella Policy Period 3-27-84/85

## **Extension Schedule** of Underlying Insurance Policies

_			۲٦	FΩ	RD	(6
•	•	•	 \	$\mathbf{I}$	עחי	

Policy Number	

Named Insured and Address

This extension schedule forms a part of the policy designated

Carrier, Policy Number & Period	Type of Coverage	Ap	plicable Limits	
		\	Employers' Liability	
	Employers' Liability	\$	000	each accident*
		\$	000	O. D. aggregate*
	Comprehensive	$\vdash$	Bodily Injury Liability	
	Automobile Liability	\$	,000	each person
	including	\$	,000	each occurrence
• • • • • • • • • • • • • • • • • • • •	-	l	Property Damage Liability	<b>y</b>
	☐ owned automobiles	\$	,000	each occurrence
•	non-owned automobiles		Bodily Injury and Property	y Damage Liability Combined
_	hired automobiles	\$	500 .000	each occurrence
•	General Liability including		Bodily Injury Liability	_
· ·	Dx products-completed	æ	.000	each occurrence
	operations Liability	\$	.000	
	operations Liability	Φ	:,000	aggregate
_	contractual Liability		Property Damage Liability	
- '	personal injury	\$	,000	each occurrence
	Liability	\$	,000	aggregate
-		^	Bodily Injury and Property	Damage Liability Combined
•	additional insureds	<u>'</u>	,000	each occurrence
	☐ Liquor Law Liability		,000	aggregate
• • • • • • • • • • • • • • • • • • •				
	<u> </u>		· · · · · · · · · · · · · · · · · · ·	·
(d)	Watercraft Liability	'-	Bodily Injury Liability	
	' '	\$	,000	each person
	including	\$	,000	each occurrence
<del>-</del>	1		Property Damage Liability	
	owned watercraft	\$	,000	each occurrence
				Damage Liability Combined
	non-owned		-	-
<del></del>	watercraft	\$	,000	each occurrence
(e)	Other (Specify)			
	1	l	•	

"AND ANY RENEWALS OR EXTENSIONS THEREOF" An "X" marked in the box indicates the coverage is provided in the Underlying Policies.

Note Maintenance of Underlying Insurance Condition. The company located these documents in its

with respect to Employers Liability in such jurisdiction.

*Except that in any jurisdiction where the amount of Employers Lability Coverage afforded by the underlying insure unlimited, the limit stated does not apply and the policy of which this extension schedule forms a part shall afford no

#### UMBRELLA LIABILITY

Policy Provisions —

The member company of THE HARTFORD INSUR-ANCE GROUP designated on the Declarations page as the insurer (a stock insurance company, herein called the company)

In consideration of the payment of the premium, in rellance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the named insured as follows:

#### I. COVERAGE

The company will pay on behalf of the insured ultimate net loss in excess of the total applicable limit (as stated in the Extension Schedule of Underlying Insurance Policies) of underlying Insurance or the amount of the self-insured retention when no underlying insurance applies, because of bodily injury, personal injury, property damage or advertising injury to which this insurance applies, caused by an occurrence.

#### **EXCLUSIONS**

1.1,

This insurance does not apply:

- A. to liability assumed by the insured under any contract or agreement with respect to an occurrence taking place before the contract or agreement is made;
- B. to bodity injury or property damage ansing out of the ownership, operation, maintenance, use or loading or unloading of any aircraft (1) owned by any insured, or (2) chartered or loaned to any insured without a crew; but this exclusion does not apply to bodily injury to any employees of any insured arising out of and in the course of their employment by any insured;
- C. to bodily injury or property damage arising out of the ownership, operation, maintenance, use or loading or unloading of (1) any watercraft over fifty feet in length, owned by any insured or chartered or loaned to any insured without a crew or (2) any watercraft being used to carry persons for a charge; but this exclusion does not apply to bodily injury to any employees of any insured arising out of and in the course of their employment by any insured, or any watercraft while ashore on premises owned by, rented to or controlled by the named insured;
- to bodily injury or property damage arising out of the discharge, dispersal, release or escape of smoke, vapors, fumes, acids, alkalis,



toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere, or any watercourse or body of water; but this exclusion does not apply to (1) injury or damage if such discharge, dispersal, release or escape is sudden and accidental, or (2) bodily injury to any employees of any insured arising out of and in the course of their employment by any insured;

- E. to bodily injury or property damage due to war, invasion, act of a foreign power, hostilities (whether war be declared or not), civil war, rebellion, revolution, riot, riot attending a strike, civil commotion or insurrection or military power with respect to occurrences which take place outside the United States of America, its territories or possessions, or Canada;
- F: to any obligation for which any insured or any carrier as his insurer may be held liable under any workers' compensation, unemployment compensation or disability benefits law, or any other similar law; but this exclusion does not apply to liability of others assumed by the named insured under any contract or agreement;
- G. to property damage to property owned by the named insured;
- .H. to property damage to:
  - (1) the named insured's products or premises alienated by the named insured if the property damage arises out of such products or premises or any part of such products or premises;
  - (2) work performed by or on behalf of the named insured if the property damage arises out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- to loss of use of tangible property which has not been physically injured or destroyed resulting from:
  - (1) a delay in or lack of performance by or on behalf of the named Insured of any contract or agreement, or
  - (2) the failure of the named insured's products or work performed by or on behalf of the named insured to meet the level of performance, quality, fitness or durability warranted or represented by or on behalf of the named insured;

"in any jurisdiction where the company may be prevented by law or otherwise from paying on behall of the insured, the words "pay on behall of the insured" are replaced by "indemnity the insured for".

Form XL-12-0 Printed in U.S.A. (NS)

Page 1 of 9

- but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the named insured's products or work performed by or on behalf of the named insured after such products or work have been put to use by any person or organization other than an Insured;
- J. to ultimate net loss claimed for the withdrawal, inspection, repair, replacement or loss of use of the named insured's products or work completed by or for the named insured or of any property of which such products or work form a part, if, such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;
- K. to advertising injury ansing out of:

..

- (1) failure of performance of any contract or agreement, other than the unauthorized appropriation of ideas based upon an alleged breach of an implied contract;
- (2) infringement of trademark, service mark or trade name, other than titles or slogans, by use thereof on or in connection with goods, products or services sold, offered for sale or advertised;
  - (3) Incorrect description or mistake in the advertised price of goods; products or services sold, offered for sale or advertised; or
  - the willful violation of a penal statute or ordinance committed by or with the knowledge or consent of the insured;
- to personal injury arising out of discrimination or humiliation directly or indirectly related to the employment or prospective employment of any person or persons by any insured;
- M. to personal injury arising out of any publication or utterance of a libel, stander, or other defamatory or disparaging material, or in violation of an individual's right of privacy, if the first injurious publication of the same or simitar material by or on behalf of the insured was made prior to the effective date of this insurance:
- N. to personal injury arising out of (1) any publication or utterance of a libel, slander, or other defamatory or disparaging material, or in violation of an individual's right of privacy, concerning any person, organization, or business enterprise, or his or her or its products or services, made by or at the direction of any insured with knowledge of the faisity thereof, or (2) the willful violation of a penal statute or ordinance committed by or with the knowledge or consent of the insured;

- O. with respect to coverage afforded any employee of the named insured, to bodily injury or personal injury to:
  - another employee of the named insured arising out of and in the course of his or her employment, or
  - (2) the named Insured or, if the named Insured is a partnership or joint venture, any partner or member thereof.

unless there is valid and collectible underlying insurance covering such bodily injury or personal injury;

- P. with respect to coverage afforded any employee of the named insured, to property damage to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by:
  - (1) another employee of the named insured, or
  - (2) the named Insured or, if the named insured is a partnership or joint venture, any partner or member thereof, unless there is valid and collectible underlying insurance covering such property damage;
- Q. to any claim for Uninsured or Underinsured Motorists Coverage, unless this policy is endorsed to provide such coverage; or
- R. to any claim for Personal Injury Protection, Property Protection or similar no-fault coverage by whatever name called, unless this polloy is endorsed to provide such coverage.

## II. INVESTIGATION, DEFENSE, SETTLEMENT

With respect to bodily injury, personal injury, property damage or advertising injury covered under this policy (whether or not the self-insured retention applies) and

- (1) for which no coverage is provided under any underlying insurance; or
- (2) for which the underlying limits of any underlying insurance policy have been exhausted solely by payments of damages because of occurrences during the period of this policy.

The company will

- (a) defend any suit against the Insured seeking damages on account thereof, even if such suit is groundless, false or fraudulent; but the company may make such investigation and settlement of any claim or suit as it deems expedient;
- (b) pay all expenses incurred by the company, all costs taxed against the

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insured in any sult defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;

- (c) pay all premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy; and the cost of ball bonds required of the insured because of an accident or traffic law violation arising out of the operation of any vehicle to which this policy applies, but the company shall have no obligation to apply for or furnish any such bonds;
- (d) pay all reasonable expenses incurred by the Insured at the company's request in assisting the company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed \$100 per day per Insured;

and the amounts so incurred, except settlement of claims and sults, are not subject to the insured's self-insured retention as stated in the declarations and are payable by the company in addition to the applicable limit of liability of this policy.

The Insured agrees to reimburse the company promptly for amounts paid in settlement of claims or suits to the extent that such amounts are within the Insured's self-Insured retention as stated in the declarations.

The named Inaured agrees to arrange for the investigation, defense or settlement of any claim or sult in any country where the company may be prevented by law from carrying out this agreement. The company will pay defense expenses incurred with its written consent in addition to its applicable limit of liability under this policy and will promptly reimburse the named insured for its proper share, subject to its applicable limit of liability under this policy, of any settlement above the self-insured retention made with the company's written consent.

The company shall have the right to associate at its own expense with the Insured or any underlying insurer in the investigation, defense or settlement of any claim or suit which in the company's opinion may require payment hereunder. In no event, however, will the company contribute to the

costs and expenses incurred by any underlying insurer.

#### III. PERSONS INSURED

Each of the following, including the named insured, is an insured under this insurance to the extent set forth below:

- A. If the named Insured is an individual, such individual but only with respect to the conduct of a business of which he or she is the sole proprietor, and the spouse of the named insured with respect to the conduct of such a business.
- B. If the named insured is a partnership or joint venture, the partnership or joint venture and any partner or member thereof but only with respect to his or her liability as such;
- C. if the named Insured is other than an individual, partnership or joint venture, such organization and any executive officer, director or stockholder thereof while acting within the scope of his or her duties as such;
- any person (other than the employee of the named insured) or organization while acting as a real estate manager for the named insured;
- E. any employee of the named Insured while acting within the scope of his or her duties as such:
- F. with respect to any automobile owned by the named insured or hired for use by or on behalf of the named insured, any person (including an employee of the named insured) while using such automobile and any person or organization legally responsible for the use thereof, provided its actual use is with the permission of the named insured, except
  - (1) any person or organization, or any agent or employee thereof, operating an automobile sales agency, repair shop, service station, storage garage or public parking place, with respect to an occurrence arising out of the operation thereof; or.
  - (2) the owner or any lessee, other than the named insured, of a hired automobile or any agent or employee of such owner or lessee;
- G. any person or organization to whom or to which the named inaured is obligated by virtue of a written contract to provide insurance such as is afforded by this policy, but only with respect to operations performed by the named insured, or facilities owned or used by the named insured;
- H. any other person or organization who is an insured under any policy of underlying insurance, subject to all the limitations upon

coverage under such policy other than the ilmits of the underlying insurer's liability.

With respect to any person or organization who is not an Insured under an underlying insurance policy, coverage under this policy shall apply only to ultimate net loss in excess of the underlying insurance or self-insured retention applicable to the named insured.

This insurance does not apply to bodily injury, personal injury, property damage, or advertising injury arising out of the conduct of any partnership or joint venture of which the insured is a partner or member and which is not designated in this policy as a named insured.

#### IV. LIMITS OF LIABILITY

Regardless of the number of (a) Insureds under this policy, (b) persons or organizations who sustain injury or damage or (c) claims made or suite brought on account of such injury or damage, the company's liability is limited as follows:

- The total lability of the company for all utilmate net lose as the result of any one occurrence shall not exceed the limit of liability stated in the declarations as applicable to "each occurrence."
- 2. Subject to the above provision respecting "each occurrence", the total liability of the company for all ultimate net loss because of all bodily injury and property damage to which this policy applies and which is described in either of the numbered subparagraphs below shall not exceed the limit of liability stated in the declarations as "aggregate":
  - (a) all bodify injury and property damage included within the products hazard and within the completed operations hazerd,
  - (b) all bodily injury because of occupational diseases of employees of insureds.

The aggregate limit of liability shall apply separately to the injury or damage described in subparagraphs (a) and (b) above.

- 3. For the purpose of determining the limit of the company's liability, all advertising injury, bodily injury, personal injury and property damage described in either of the subparagraphs below shall be considered as arising out of one occurrence:
  - (a) all bodfly injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions.
  - (b) all advertising injury and personal injury arising out of repeated publications or utterances of the same or similar material.

#### V. DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"advertising injury" means injury other than personal injury arising out of one or more of the following offenses committed during the policy period in connection with the named insured's advertising activities: (1) the publication or utterance of a libel or slander or of other defamatory or disparaging material, or a publication or utterance in violation of an individual's right of privacy; (2) infringement of copyright or of title or of slogan; or (3) pracy or unfair competition or idea misappropriation under an implied contract;

"automobile" means a land motor vehicle, trailer or semi-trailer;

"bodlly injury" means bodily injury, sickness or disease sustained by any person which occurs during the policy period;

"completed operations hazard" includes bodily injury and property damage arising out of operations, or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs after such operations have been completed or abandoned, and occurs away from premises owned by or rented to the named insured. "Operations" include materials, parts or equipment furnished in connection therewith! Operations shall be deemed completed at the earliest of the following times:

- (1) when all operations to be performed by or on behalf of the named insured under the contract have been completed.
  - (2) when all operations to be performed by or on behalf of the named insured at the site of the operations have been completed, or
- (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The completed operations hazard does not include bodily injury or property damage ansling out of

- operations in connection with the transportation of property, unless the bodily injury or property damage arises out of a condition in or on a vehicle created by the loading or unloading thereof.
- (2) the existence of tools, uninstalled equipment or abandoned or unused materials, or
- (3) operations for which the classification stated in the underlying insurance policy in the

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company's manual specifies "including completed operations".

"damages" do not include fines or penalties or damages for which insurance is prohibited by the law applicable to the construction of this policy. Subject to the foregoing, "damages" include damages for any of the following which result at any time from bodily injury to which this policy applies: death, mental anguish, shock, disability or care and loss of services or consortium;

"defense expenses" means all reasonable expenses (other than the amount of any settlement) incurred by the named insured in discharging the named insured's obligations under Provision II with respect to the investigation, defense or settlement of claims or suits except (1) salaries of salaried employees of the named insured, and (2) any such expense payable under an underlying insurance policy or any other valid and collectible insurance;

"executive officer" means a person holding any of the officer positions created by the charter, constitution or by-laws of the named insured;

"first named insured" means the person or organization first named in Item 1 of the declarations of this policy;

"Insured" means any person or organization qualifying as an insured in the "Persons Insured" provision of this policy. The insurance afforded applies separately to each Insured against whom claim is made or sult is brought, except with respect to the limits of the company's liability:

"named Insured" means the first named insured and any other person or organization named in item 1 of the declarations and any other organization coming under the named insured's control and of which it assumes active management;

"named Insured's dispensary or clinic" means a dispensary, clinic or similar facility maintained by the named insured for the benefit or convenience of the named insured's employees or students:

"named insured's products" means goods or products manufactured, sold, handled or distributed by the named insured or by others trading under his name, including any container thereof (other than a vehicle), but named insured's products shall not include a vending machine or any property other than such container, ranted to or located for use of others but not sold;

"occurrence" means

(1) with respect to bodily injury or property damage: an accident, including continuous or repeated exposure to conditions, which results in bodily injury or property damage neither expected nor intended from the standpoint of the Insured and includes:

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- (a) the rendering of or failure to render professional medical, dental or nursing services by the named insured's dispensary or clinic,
- (b) the use of reasonable force for the lawful protection of employees, tenants, guests or property of the named insured, and
- (2) with respect to advertising injury and personal injury respectively: an offense described in one of the numbered subdivisions of those terms in this policy:

"personal Injury" means injury, other than advertising injury, arising out of one or more of the following offenses committed during the policy period in the conduct of the named insured's business:

- the publication or utterance of a tibel or slander or of other defamatory or disparaging material, or a publication or utterance in violation of an individual's right of privacy;
- (2) latse arrest, detention or imprisonment, or malicious prosecution:
- (3) wrongful entry or eviction or other invasion of an individual's right of privacy; or
- (4) discrimination or humiliation not intentionally committed by or at the direction of the insured or any executive officer, director, stockholder, partner or member thereof, but only with respect to Injury to the feelings or reputation of a natural person;

"products hazard" includes bodily injury and property damage arising out of the named insured's products or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs away from premises owned by, or rented to the named insured, and after physical possession of such products has been relinquished to others:

"property damage" means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time-resulting therefrom or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an occurrence during the policy period;

"self-insured retention" means the amount stated as such in the declarations which is retained and payable by the insured with respect to "each occurrence". All expenses incurred in the investigation or defense of a claim or sult within the self-insured retention shall be payable by the company;

"sult" includes an arbitration proceeding to which the Insured is required to submit or to which the Insured has submitted with the company's consent;

"ultimate net loss" means all sums which the

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Insured and his or her insurers shall become legally obligated to pay as damages, whether by final adjudication or settlement with the company's written consent, after making proper deduction for all recoveries and salvages collectible:

"underlying Insurance" means the insurance policies listed in the Extension Schedule of Underlying Insurance Policies, including any renewals or replacements thereof, which provide the underlying coverages and limits stated in the Extension Schedule of Underlying Insurance Policies. The limit of underlying Insurance

includes any deductible amount, any participation of the Insured or any self-insured retention beneath any such policy, less the amount, if any, by which the aggregate limit of such insurance has been reduced by payment of loss with respect to occurrences during the policy period of this policy. The coverages and limits of such policies shall be deemed to be applicable regardless of (1) any defense which the underlying insurer may assert because of the insured's failure to comply with any condition of any such policy or (2) the insolvency of the underlying insurer.

#### **NUCLEAR ENERGY LIABILITY EXCLUSION**

It is agreed that the policy does not apply:

- A. Under any Liability Coverage, to bodily injury or property damage
- (1) with respect to which an Insured under the policy is also an insured under a nuclear energy liability policy issued by the Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of
  - (2) resulting from the hazardous properties of nuclear material and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the Insured is, or had this policy not been issued would be, entitled to Indemnity from the United States of America, or any agency thereof, undersany agreement entered into by the United States of America; or any agency thereof, with any person or organization.
- B. Under any Liability Coverage, to bodily injury or property damage resulting from the hazardous properties of nuclear material, if
  - the nuclear material (a) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (b) has been discharged or dispersed therefrom;
  - (2) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, atored, transported, or disposed of by or on behalf of an insured; or

(3) the bodily injury or property damage arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, regintenance, operation, or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to property damage to such nuclear facility and any property thereat.

As used in this exclusion: (11) ...

"hazardous properties" include radioactive, toxic or explosive properties;

"nuclear material" means source material, special nuclear material or by-product material;

"source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor;

"waste" means any waste material:

- (a) containing by-product material other than tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its source material content, and
- (b) resulting from the operation by any person or organization of any nuclear facility included under the first two paragraphs of the definition of nuclear facility;

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#### "nuclear facility" means

- (a) any nuclear reactor,
- (b) any equipment or device designed or used for (i) separating the isolopes of uranium or plutonium, (ii) processing or utilizing spent fuel, or (iii) handling, processing or packaging waste,
- (c) any equipment or device used for the processing, fabricating or alloying of special nuclear material, if at any time the total amount of such matenial in the custody of the Insured at the premises where such equipment or device is located, consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material:

"property damage" includes all forms of radioactive contamination of property.

#### CONDITIONS

#### 1. Premlum

All premiums for this policy shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein, and shall be payable by the first named insured.

#### 2. Inspection and Audit

The company shall be permitted but not obligated to inspect the named insured's property and operations at any time. Neither the company's right to make inspections, nor the making thereof, nor any report thereon, shall constitute an undertaking on behalf of or for the benefit of the named insured or others to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

The company may examine and audit the named insured's books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, insofar as they relate to the subject matter of this insurance.

#### 3. Notice of Occurrence

Whenever it appears that an occurrence is likely to involve payment under this policy, written notice shall be given to the company or its authorized agents by the named insured or a designated representative of the named insured as soon as practicable. Such notice shall contain particulars sufficient to identify the insured and also reasonably obtainable information respecting the time, place and circumstances of the occurrence, the names and addresses of the injured and of available witnesses.

#### 4. Assistance and Cooperation of the Insured

The Insured shall cooperate with the company and shall comply with all the terms and conditions of this policy and shall also cooperate with any of the underlying insurers as required by the terms of the underlying insurance and comply with all the terms and conditions thereof. The Insured shall enforce any right of contribution or indemnity against any person or organization who may be liable to the insured because of bodily injury, personal injury, property damage or advertising injury with respect to which insurance is afforded under this policy or any of the underlying insurance policies.

#### 5. Action Against Company

No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the Insured's obligation to pay shall have been finally determined either by judgment against the Insured, after actual trial, or by written agreement of the insured, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the company as a party to any action against the Insured to determine the Insured's liability, nor shall the company be impleaded by the Insured or his legal representative. Bankruptcy or insolvency of the Insured or of the Insured's estate shall not relieve the company of any of its obligations hereunder.

#### 6. Appeals

In the event the insured or the insured's undertying insurer elects not to appeal a judgment in excess of the underlying insurance or the selfinsured retention, the company may elect to make such appeal, at its cost and expense, and shall be liable in addition to the applicable limit of liability, for the taxable costs, disbursements and interest incidental thereto, but in no event shall the liability of the company for ultimate net loss exceed the amount herein applicable to any one occurrence plus the cost and expenses of such appeal.

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#### 7. Other Insurance

The insurance afforded by this policy shall be excess insurance over any other valid and collectible insurance (except when purchased specifically to apply in excess of this insurance) available to the insured, whether or not described in the Extension Schedule of Underlying insurance Policies, and applicable to any part of ultimate net loss, whether such other insurance is stated to be primary, contributing, excess or contingent; provided that if such other insurance provides umbrella coverage in excess of underlying insurance or the self-insured retention, the insurance afforded by this policy shall contribute therewith with respect to such part of ultimate net loss as is covered hereunder, but the company shall not be liable for a greater proportion of such loss than the amount which would have been payable under this policy bears to the sum of said amount and the amounts which would have been payable under each other umbrella policy applicable to such loss, had each such policy been the only policy so applicable.

#### 8. Subrogation

in the event of any payment under this policy, the company shall participate with the insured and any underlying insurer in the exercise of all the insured's rights of recovery against any person or organization liable therefor, and the insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The insured shall do nothing after loss to prejudice such rights.

#### Recoveries shall be applied:

first, to reimburse any interest (including the insured) that may have paid any amount with respect to liability in excess of the limit of the company's liability hereunder:

then, to reimburse the company up to the amount paid hereunder, along with any other insurers having a quota share interest at the same lovel; and

lastly, to reimburse such interests (including the insured), with respect to which this insurance is excess, as are entitled to claim the residue, if any:

but a different apportionment may be made to effect settlement of a claim by agreement signed by all interests. Reasonable expenses incurred in the exercise of rights of recovery shall be apportioned among all interests in the ratio of their respective losses for which recovery is sought.

#### 9. Changes

Notice to any agent, or knowledge possessed by any agent, or any other person shall not effect a waiver or a change in any part of this policy, or estop the company from asserting any rights under the terms of this policy with respect to any requirements as to underlying insurance; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy, signed by an authorized representative of the company.

#### 10. Assignment

Assignment of Interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, an individual named insured shall die, such insurance as is afforded by this policy shall apply (a) to the individual named insured's legal representative, as an individual named insured, but only while acting within the scope of his or her duties as such, and (b) with respect to the property of an individual named insured, to the person having proper temporary custody thereof, as insured, but only until the appointment and qualification of the legal representative.

#### 11. Maintenance of Underlying Insurance

Policies affording in total the coverage and limits stated in the Extension Schedule of Underlying Insurance Policies shall be maintained in tull effect during the currency of this policy. Failure of the named insured to comply with the foregoing shall not invalidate this policy, but in the event of such failure, the company shall be liable only to the extent that it would have been liable had the named insured compiled therewith.

The first named insured shall give the company written notice as soon as practicable of any change in the coverage or in the limits of any underlying insurance, and of the termination of any coverage or the reduction or exhaustion of the aggregate limits of any underlying insurance.

The self-insured retention shall not apply should the underlying insurance be exhausted by the payment of claims or suits.

#### 12. Sole Ägent

The first named insured is authorized to act on behalf of all insureds with respect to the giving or receiving of notice of cancellation, receiving uneamed premium, and agreeing to any changes in the policy.

#### · 13. Cancellation

This policy may be cancelled by the first named insured by surrender thereof to the company or any of its authorized agents, or by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the company by mailing to the first named insured, at the address shown in this policy, written notice stating when not less than 60 days thereafter such cancellation shall be effective; provided that, if the first named insured fails to discharge when due any of its obligations in connection with the payment of premium for this policy

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or any Installment thereof, this policy may be cancelled by the company by mailing to the first named insured written notice stating when not less than 30 days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of the surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the first named insured or by the company shall be equivalent to mailing.

If the first named Insured cancels, earned premium shall be computed in accordance with the customary short rate tables. If the company cancels, earned premium shall be computed pro rata. Promium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of uneamed premium is not a condition of cancellation.

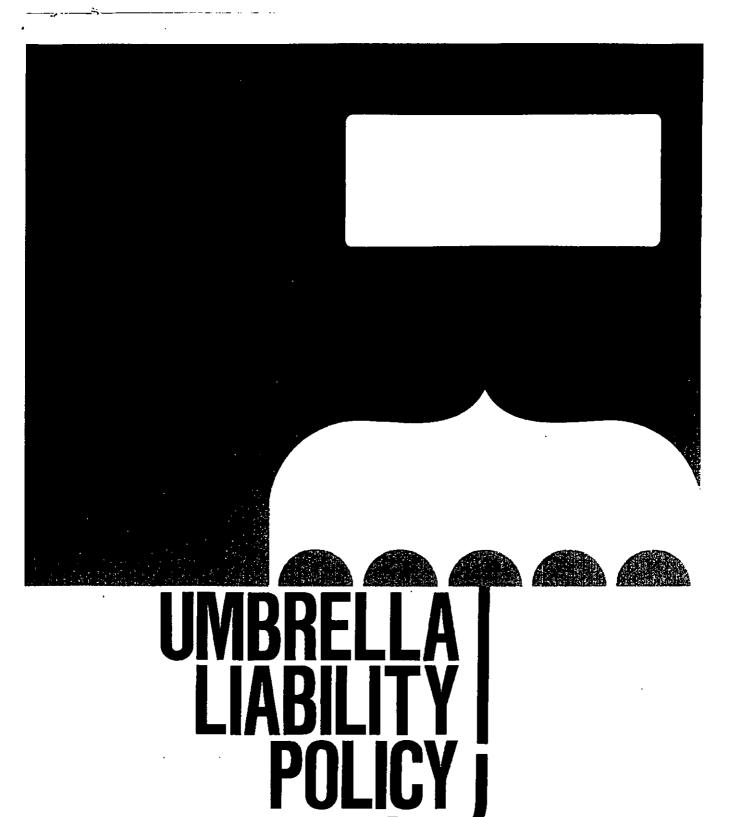
#### 14. Declarations

By acceptance of this policy the first named Insured agrees that the statements in the declarations are its agreements and representations, that this policy is issued in reliance upon the truth of such representations, and that this policy embodies all agreements existing between the first named Insured and the company or any of its agents relating to this insurance.

In Witness Whereof, the Company has caused this policy to be signed by its President and a Secretary, but the same shall not be binding unless countersigned on the declarations page by a duly authorized agent of the Company.

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# UMBRELLA LIABILITY INSURANCE POLICY QUICK REFERENCE

This Index will guide you quickly to the information you are looking for:

Declarations Page
Your Name and Address
Policy Period
LIMITS OF LIABILITY

**PREMIUM** 

The Declarations Page contains specifics of your policy — such as the period your policy is in effect, limits of liability selected, the premiums and other information related to you and your insurance.

		POLICY PROVISIONS	PAGE NO.
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. 15	_	Investigation, Defense Settlement	2
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# ENGINEERS, ARCHITECTS OR SURVEYORS PROFESSIONAL LIABILITY EXCLUSION ENDORSEMENT



Policy Number	
above, issued by THE pany designated there	orms a part of the policy as numbered HARTFORD INSURANCE GROUP comin, and takes effect as of the effective date another effective date is stated herein.
Effective Date	Effective hour is the same as stated in the Declarations of the policy.
Endt. No.	

Named Insured and Address

It is agreed that the insurance does not apply to liability arising out of any professional services performed by or for the **named insured**, including the preparation or approval of maps, plans, opinions, reports, surveys, designs or specifications and supervisory, inspection or engineering services.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

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# MARITIME FOLLOWING FORM ENDORSEMENT



Policy Number	:
above, issued by THE pany designated therei	MS a part of the policy as numbered HARTFORD INSURANCE GROUP com- n, and takes effect as of the effective date nother effective date is stated herein.
Effective Date	Effective hour is the same as stated in the Declarations of the policy.
Endt. No.	

Named Insured and Address

It is agreed that the insurance does not apply to any obligation for which the **insured** or any carrier as his insurer may be held liable under any Maritime Law, Admiralty Law, the Jones Act or any similar law unless insurance for such obligation is provided by an underlying policy designated in the Schedule of **underlying insurance** of the policy of which this endorsement forms a part.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

## **CONTRACTORS LIMITATION — ENDORSEMENT**



Policy Number	
above, issued by company designat	forms a part of the policy as numbered THE HARTFORD INSURANCE GROUP ed therein, and takes effect as of the id policy unless another effective date is
Effective Date	Effective hour is the same as stated in the Declarations of the policy.

It is agreed that, except to the extent that liability coverage is provided in a policy of underlying insurance described in the Schedule of Underlying Insurance Policies in the Declarations, this policy does not apply:

(a) to property damage to

Endt. No.,

- (1) personal property occupied by or rented to the insured,
- (2) personal property used by the insured, or
- (3) personal property in the care, custody or control of the insured, or as to which the insured is for any purpose exercising physical control;
- (b) to property damage included within (1) the explosion hazard, (2) the collapse hazard, or
   (3) the underground property damage hazard as defined herein:
  - (1) "explosion hazard" includes property damage arising out of blasting or explosion. The explosion hazard does not include property damage (i) arising out of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment, or (ii) arising out of operations performed for the named insured by independent contractors, or (iii) included within the completed operations hazard or the underground property damage hazard;
  - (2) "collapse hazard" includes "structural property damage" as defined herein and property damage to any other property at any time resulting therefrom. "Structural property damage" means the collapse of or structural injury to any building or structure due to (i) grading of land, excavating, borrowing, filling, back-filling, tunnelling, pile driving, cofferdam work or caisson work or (ii) moving, shoring, underpinning, raising or demolition of any building or structure or removal or rebuilding of any structural support thereof. The collapse hazard does not include prop-

- erty damage (i) arising out of operations performed for the named insured by independent contractors, or (ii) included within the completed operations hazard or the underground property damage hazard;
- (3) "underground property damage hazard" includes "underground property damage" as defined herein and property damage to any other property at any time resulting therefrom. "Underground property damage" means property damage to wires, conduits. pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus in connection therewith, beneath the surface of the ground or water, caused by and occurring during the use of mechanical equipment for the purpose of grading land, paving, excavating, drilling, borrowing, filling, back-filling or pile driving. The underground property damage hazard does not include property damage (i) arising out of operations performed for the named insured by independent contractors, or (ii) included within the completed operations hazard;
- (c) to liability for bodily injury or property damage assumed by the insured under any contract or agreement;
- (d) to property damage to work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith.

It is further agreed that the policy does not apply to:

- (a) bodily injury, personal injury, property damage or advertising injury arising out of any project insured under a "wrap-up" rating plan; or
- (b) property damage to equipment leased by or rented to the insured;

- (c) property damage to:
  - (1) real property occupied by or rented to the insured, or
- (2) real property in the care, custody or control of the insured or as to which the insured is for any purpose exercising physical control.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

THIS DECLARATIONS PAGE WITH FORM 4253 AND OTHER FORMS AND ENDORSEMY IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETES THE BELOW NUMBER 70

SPECIAL MULTI-PERIL POLICY. CF

INSURER: HARTFORD ACCIDENT AND INDEMNITY COMPANY HARTFORD FLAZA, HARTFORD, CONNECTICUT 06115

°€CLARATIONS.

EMS

NAMED INSURED AND

MAILING ADDRESS:

POLICY NO. 53 SMP CF7025

LACANA MINING, INC.

P.O. BOX 11305

RENO

WASHOE

NV 89510

POLICY PERIOD:

12:01 A.M. STANDARD TIME AT LOCATION OF DESIGNATED PREMISES.

PRODUCER'S CODE: 600107

PRODUCER'S NAME:

INSURANCE MANAGEMENT SERVICES

PREVIOUS POLICY NO. 53 SMP 110216

03/27/81 03/27/82 INCEPTION EXPIRATION

アドウ MAMED INSURED IS: CORPORATION

COD: ANNUAL

DESIGNATED PREMISES:

1 BUILDING, LOCATION

940' MATLEY LANE 4 13

RENO

NV 89502 ·····

OCCUPANCY OF PREMISES: OFFICE

INSURANCE IS PROVIDED WITH RESPECT TO THE DESIGNATED PREMISES AND WITH RESPECT TO THOSE COVERAGES AND KINDS OF PROBERTY FOR WHICH A SPECIFIC LIMIT OF LIABILITY IS SHOWN, SUBJECT TO ALL THE TERMS OF THIS POLICY. INCLUDING FORMS AND ENDORSEMENTS MADE A PART HEREOF:

SECTION I - FROPERTY COVERAGE

LOCATION 1 1 EUILDING

> PERSONAL PROFERTY OF THE INSURED OFFICE PERSONAL PROPERTY

LIMIT OF LIABILITY:

COINSURANCE PERCENTAGE APPLICABLE:

DEDUCTIBLE: \$100 EACH OCCURRENCE

\$1,000 AGGREGATE EACH OCCURRENCE

\$8,0000 JED 38

FORM PPM-478-1T (NS) 03/19/81 35687P

PRINTED IN U. S. A. PAGE 1 (CONTINUED ON MEXICA PAGE) The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

ITEM

5. (CONTINUED)

SECTION II - LIABILITY COVERAGE
BODILY INJURY LIABILITY - REFER TO COVERAGE PART
PROPERTY DAMAGE LIABILITY - REFER TO COVERAGE PART
PREMISES MEDICAL PAYMENTS - REFER TO COVERAGE PART

ADDITIONAL COVERAGES
CONTRACTUAL LIABILITY (BLANKET CONTRACT)
COMPREHENSIVE GENERAL LIABILITY

- 6. FORMS AND ENDORSEMENTS MADE PART OF THIS POLICY AT TIME OF ISSUE:
  - A. SECTION I FORMS AND ENDORSEMENTS APPLICABLE TO SECTION I ONLY: MP00140777 MP01271279 M-142-1 M-202-3 M-12-1
  - B. SECTION II FORMS AND ENDORSEMENTS APPLICABLE TO SECTION II ONLY:
    GH-283-0 L-3503-1T L-3505-0T L-3523-0T L-4128-0
  - C. ADDITIONAL SECTIONS FORMS AND ENDORSEMENTS APPLICABLE ONLY THERETO:
  - D. FORMS AS LISTED HEREIN, ARE APPLICABLE TO THE ENTIRE CONTRACT: MP00900777
- Z. MORTGAGEE(S)

NOT APPLICABLE

8. TOTAL ADVANCE PREMIUM - '

\$2,135.00

COUNTERSIGNED BY

AUTHORIZED AGENT

FORM PFM-478-1T (NS) PRINTED IN U. S. a complete and accurate copy of the Applicacy

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#### Schedule

THE HARTFORD

This schedule forms a part of Policy No. _______issued by the designated HARTFORD INSURANCE GROUP COMPANY, and takes effect on the effective date of this policy, or, if attached thereto, then the effective date of the Change Endorsement.

No.	Full Description	Amounts or Limits of Insurance
1.	SPECTROMETER-GEOMETRICS-GAMMA RAY, MODEL GR310	\$ 3696.
2.	MT. SARRIS PORFABLE LOGGING UNIT-MODEL 1000-C	12,320.
3.	SCINTILLATION COUNTER-MT. SAPRIS - MODEL 132	1,848.
4.	SCINTILLATION, GEOMETRICS, MODEL 101	1,570.
5.	MODEL 3 = GEIGER COUNTER	604.
6.	MODEL 44.2 ENERGY GAMMA SCINTILLATOR	493.
7.	SAMPLE SPLITTER-FOUR SAMPLE PADS #638	862.
8.	PORTABLE GAMMA RAY SPECTROMETER, EXPLORANIUM, MODEL-GR-310	3,634.
9•	SCINTILLATION, GEOMETRICS, MODEL 101	1,571.
L <b>O.</b>	GEIGER COUNTER-MODEL 3-LADIUM MAKE	604.
u.	McFAR SPECTAMETER MODEL TVA-IA	1,971.
2.	ENERGY GAMMA SCINTELOMETER MODEL 44-2	492.
3.	MICROFISCHE READER REALIST VALIAN II, MODEL 3375A, SERIAL # 107580	277.
lī.	MICROSCOPE-UNITRON S# 803038	782.
5.	KEMMER WATER SAMPLER 8# 1200-C15	248.
	TOTAL	\$30,972.00
	•	

Named Insured and Address

#### Policy Number 53 SMP CF7025

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date 03-27-80

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

STOP GAP

IN CONSIDERATION OF THE PREMIUM HEREIN PROVIDED, IT IS AGREED THAT IF, UNDER ANY CIRCUMSTANCES, IT IS DETERMINED THAT ANY EMPLOYER OF THE INSURED WHO IS REPORTED AND DECLARED UNDER THE WORKMEN'S COMPENSATION LAW OR LAWS OF THE STATE OF NEVADA IS INJURED IN THE COURSE OF HIS EMPLOYMENT BUT IS NOT ENTITLED TO RECEIVE (OR ELECTS NOT TO ACCEPT) THE BENEFITS PROVIDED BY THE AFOREMENTIONED LAW, THEN THIS POLICY SHALL COVER THE LEGAL LIABILITY OF THE INSURED FOR SUCH BODILY INJURY, DISEASE, OR DEATH.

THE COMPANY'S LIABILITY UNDER THIS ENDORSEMENT ON ACCOUNT OF BODILY INJURY, DISEASE, OR DEATH INCLUDING DAMAGES FOR CARE AND LOSS OF SERVICES, IS LIMITED TO THE SUM OF \$500,000. FOR ONE OCCURRENCE.

THE INSURANCE GRANTED BY THIS ENDORSEMENT SHALL NOT APPLY TO:

- a) BODILY INJURY, DISEASE OR DEATH SUFFERED OR CAUSED BY ANY PERSON KNOWINGLY EMPLOYED BY THE INSURED IN VOILATION OF ANY LAW AS TO AGE, OR UNDER THE AGE OF 14 YEARS REGARDLESS OF ANY SUCH LAW.
- b) Bodily injury, disease or death suffered or caused by any employee whose remuneration has not been included in the total remuneration upon which premium for this endorsement is abased;
- c) AIRCRAFT OPERATION, OR THE PERFORMANCE OF ANY DUTY IN CONNECTION WITH AIRCRAFT WHILE IN FLIGHT
- d) any premium, assessment, penality, fine or other obligation imposed by any workmen's compensation law:
- e) ANY CLAIM FOR BODILY INJURY, DISEASE, OR DEATH WITH RESPECT TO WHICH THE INSURED IS DEPRIVED OF ANY DEFENSE OR DEFENSES OR IS OTHERWISE SUBJECT TO PENALTY BECAUSE OF DEFAULT IN PREMIUM PAYMENT UNDER, OR ANY OTHER FAILURE TO COMPLY WITH THE PROVISIONS OF THE WORKMEN'S COMPENSATION LAW OR LAWS OF THE STATE ABOVE NAMED.
- f) ANY CLAIM FOR DAMAGES ON ACCOUNT OF ANY DISEASE CAUSED OR AGGRAVATED BY PERIODIC, FREQUENT OR CONTINUAL EXPOSURE OVER A PERIOD OF DAYS, WEEKS, MONTHS, OR LONGER TO CONDITIONS IN THE COURSE OF EMPLOYMENT, OR ANY OCCUPATIONAL DISEASE.

THE PREMIUM FOR THIS ENDORSEMENT SHALL BE COMPUTED UPON THE REMUNERATION EARNED BY SUCH EMPLOYEES AS ARE REPORTED UNDER THE WORKMEN'S COMPENSATION LAW OR LAWS OF THE STATE NAMED.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

cb 3/25/81

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Printed in U.S.A.

#### COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART

THIS COVERAGE PART FORMS A PART OF POLICY NO. 53 SMP CF7025 ISSUED BY THE HARTFORD INSURANCE GROUP COMPANY DESIGNATED THEREIN, AND TAKES EFFECT AS OF THE EFFECTIVE DATE OF SAID POLICY UNLESS OTHERWISE STATED HEREIN.

THE COMPANY, IN CONSIDERATION OF THE PAYMENT OF THE PREMIUM AND SUBJECT TO ALL OF THE PROVISIONS OF THE POLICY NOT EXPRESSLY MODIFIED HEREIN, AGREES WITH THE NAMED INSURED AS FOLLOWS:

#### SCHEDULE

THE INSURANCE AFFORDED IS ONLY WITH RESPECT TO SUCH OF THE FOLLOWING COVERAGES AS ARE INDICATED BY SPECIFIC FREMIUM CHARGE OR CHARGES. THE LIMIT OF THE COMPANY'S LIABILITY AGAINST EACH SUCH COVERAGE SHALL BE AS STATED HEREIN, SUBJECT TO ALL THE TERMS OF THIS POLICY HAVING REFERENCE THERETO.

COVERAGES ADVANCE PREMIUMS LIMITS OF LIABILITY
A-BODILY INJURY LIABILITY \$ 637.00 SEE L-4152 ENDORSEMENT
B-PROPERTY DAMAGE LIABILITY \$ 440.00

TOTAL ADVANCE PREMIUMS \$ 1.077.00

RATING CLASSIFICATIONS:

#### REFER- TO EXTENSION SCHEDULE L-3125

FORM NUMBERS OF ENDORSEMENTS FORMING PART OF THIS COVERAGE PART AT ISSUE L-3004-0 L-3037-1 L-3125-2 L-3252-2 L-3991-0 L-4152-0T

THE CONDITIONS AND PROVISIONS PRINTED ON PAGES CGL-2 AND CGL-3.OF THIS FORM ARE HEREBY REFERRED TO AND MADE A PART HEREOF.

#### PRODUCTS HAZARD EXCEPTIONS

THIS ENDORSEMENT FORMS A PART OF POLICY NO. 53 SMP CF7025 ISSUED BY THE HARTFORD INSURANCE GROUP COMPANY DESIGNATED THEREIN, AND TAKES EFFECT AS OF THE EFFECTIVE DATE OF SAID POLICY UNLESS ANOTHER EFFECTIVE DATE IS STATED HEREIN.

THIS ENDORSEMENT MODIFIES SUCH INSURANCE AS IS AFFORDED BY THE PROVISIONS OF THE POLICY RELATING TO THE FOLLOWING

#### COMPREHENSIVE GENERAL LIABILITY INSURANCE

IT IS AGREED THAT THE PRODUCTS HAZARD DOES NOT INCLUDE BODILY INJURY OR PROPERTY DAMAGE ARISING OUT OF THE NAMED INSURED'S PRODUCTS MANUFACTURED, SOLD, HANDLED OR DISTRIBUTED IN CONNECTION WITH (1) THE USE OF ANY PREMISES DESCRIBED IN THIS ENDORSEMENT, DUNED BY OR RENTED TO THE NAMED INSURED OR (2) ANY OPERATION, DESCRIBED IN THIS ENDORSEMENT, CONDUCTED BY OR ON BEHALF OF THE NAMED INSURED.

DESCRIPTION OF PREMISES AND OPERATIONS:

REFER TO EXTENSION SCHEDULE FORM L-3125 FOR APPROPRIATE CLASSIFICATION WORDING

#### REAL PROPERTY - LIABILITY - FIRE

THIS ENDORSEMENT FORMS A PART OF POLICY NO. 53 SMP CF7025 ISSUED BY THE HARTFORD INSURANCE GROUP COMPANY DESIGNATED THEREIN, AND TAKES EFFECT AS OF THE EFFECTIVE DATE OF SAID POLICY UNLESS ANOTHER EFFECTIVE DATE IS STATED HEREIN.

THIS ENDORSEMENT MODIFIES SUCH INSURANCE AS IS AFFORDED BY THE PROVISIONS OF THE POLICY RELATING TO THE FOLLOWING:

### COMPREHENSIVE GENERAL LIABILITY INSURANCE

IT'IS AGREED THAT THE PROPERTY DAMAGE LIABILITY COVERAGE APPLIES TO PROPERTY DAMAGE TO STRUCTURES OR PORTIONS THEREOF RENTED TO OR OCCUPIED BY THE NAMED INSURED AND DESCRIBED IN THIS ENDORSEMENT, INCLUDING FIXTURES PERMANENTLY ATTACHED THERETO, IF SUCH PROPERTY DAMAGE ARISES OUT OF FIRE, SUBJECT TO THE FOLLOWING ADDITIONAL PROVISIONS:

1: WITH RESPECT TO THE INSURANCE PROVIDED BY THIS ENDORSEMENT, ALL, OF THE EXCLUSIONS OF THE POLICY, OTHER THAN THE NUCLEAR ENERGY LIABILITY EXCLUSION (BROAD FORM), ARE DELETED AND REPLACED BY THE FOLLOWING:

THIS INSURANCE DOES NOT APPLY TO LIABILITY ASSUMED BY THE INSURED UNDER ANY CONTRACT OR AGREEMENT.

2. THE LIMIT OF LIABILITY STATED IN THIS ENDORSEMENT APPLIES SEPARATELY TO THE INSURANCE UNDER THIS ENDORSEMENT AND IS IN LIEU OF ANY OTHER LIMIT OF LIABILITY STATED IN THE POLICY.

DESCRIPTION OF PROPERTY

LIMIT OF LIABILITY EACH OCCURRENCE RATE

(FER \$100 OF LIMIT)

940 MATLEY LANE # 13

\$25,000

097. 24.00

RENO

NV. 89502

EXTENSION SCHEDULE FOR CASUALTY INSURANCE POLICY OR SMP POLICY -- SECTION II

THIS SCHEDULE FORMS A PART OF POLICY NO. 53 SMP CF7.025 . AND IS AN EXTENSION OF THE SCHEDULE COVERAGE PART(S) FORMING A PART THEREOF, ISSUED TO: LACANA MINING, INC. BY THE HARTFORD INSURANCE GROUP COMPANY DESIGNATED THEREIN, AND TAKES

EFFECT: AS OF THE EFFECTIVE DATE OF SAID POLICY UNLESS ANOTHER EFFECTIVE DATE IS STATED HEREIN

RATING CLASSIFICATIONS

ENTRIES HEREIN, EXCEPT AS SPECIFICALLY PROVIDED ELSEWHERE IN THIS POLICY, DO NOT MODIFY ANY OF THE OTHER PROVISIONS ON THIS POLICY

DESCRIPTION OF HAZARDS: PREMISES COVERAGE

"COMPREHENSIVE GÉNERAL LIABILITY INSURANCE REFER TO:

COVERAGE PART (FORM L-3503)

TERR: 001 LOCATION NUMBER AND ADDRESS: .001/001

940 MATLEY LANE # 13

RENO. : 1

NU. 89502

CLASSIFICATION CODE, NUMBER

STATE: NEVADA AND DESCRIPTION: 73800

FIRE DAMAGE LEGAL LIABILITY

(ENDT L-3037 AFPLIES)

PREMIUM AND RATING BASIS: PER 100 LIMIT OF LIABILITY

EXPOSURE: 25000

. 097 ÐΙ FD. RATES:

ADVANCE PREMIUM: PD. 24.00 BI

OPERATIONS COVERAGE DESCRIPTION OF HAZARDS:

*COMPREHENSIVE GENERAL LIABILITY INSURANCE REFER TO: 10

COVERAGE PART* (FORM L-3503)

001/001 LOCATION NUMBER AND ADDRESS:

940 MATLEY LANE # /13

RENO

89502 NV.

CLASSIFICATION CODE NUMBER:

AND DESCRIPTION: 13841 STATE: NEVADA 1. . 01

GEOFHYSICAL EXPLORATION—ALL EMPLOYEES—INCLUDING COMPLETED OPERATIONS

(ENDT.L-3004 APPLIES)

The company located these documents in its business records. At this time, the company does not certify that these documents constitute FORM L-3125-2T PRINTED IN U.S. A. (NSa complete and accurate convolution of the money (AGE)

A Marie of

FREMIUM AND RATING BASIS: PAYROLL PER 190 %

EXPOSURE: 96000

RATES: . 595 PD BI

MEDICAL PAYMENTS PREMIUM: 27.00

ADVANCE PREMIUM: 571.00 FD 282.00

DESCRIPTION OF HAZARDS: PRODUCTS COVERAGE

REFER TO: "COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE PART* (FORM L-3503)

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 59993 33 STATE: NEVADA

RETAIL STORES-NOT FOOD OR DRINK

PREMIUM AND RATING BASIS: FLAT CHARGE

RATES: 55. 000_% EI 37. 310 PD

ADVANCE PREMIUM: BI 37.00 FD 55.00

DESCRIPTION OF HAZARDS: CONTRACTUAL-BLANKET COVERAGE

REFER TO: *CONTRACTUAL LIABILITY INSURANCE COVERAGE PART

(BLANKET COVERAGE)* (FORM L-3523)*

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 13812 STATE: NEVADA 01

OIL OR GAS OPERATIONS IN THE FIELD-EROAD FORM COVERAGE

PREMIUM AND RATING BASIS: PER. 100 TOTAL COST

**EXPOSURE:** IF, ANY

. 130 FD 052 RATES: EI

ADVANCE PREMIUM: BI 34.00 MP FD 43, 00

DESCRIPTION OF HAZARDS: STOP-GAP COVERAGE

REFER TO: STOP-GAP ENDORSEMENT

The company located these documents in its business records. At this time, the company does not certify that these documents constitute FORM L-3125-2T PRINTED IN U. S. A. (NS) complete and activate copy of the beneving E

THE PARTY CAN THE PARTY OF THE PARTY OF

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: ALL OTHERS 09997

STATE: NEVADA

PREMIUM AND RATING BASIS:

PAYROLL

PER 100

EXPOSURE:

96000

ADVANCE PREMIUM:

ВI

29, 00

DESCRIPTION OF HAZARDS:

SUPPLEMENTAL PERSONAL INJURY

REFER TO:

*COMPREHENSIVE GENERAL LIABILITY INSURANCE.

COVERAGE PART (FORM L-3503)

PREMIUM BASES:

PERCENTAGE OF PREMIUM

ADVANCE FREMIUM:

BT

29.00

FD

14:00

DESCRIPTION OF HAZARDS:

BROAD FORM PROPERTY DAMAGE

REFERATO:

"COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE PART" (FORM L-3503)

PREMIUM BASIS

20 PERCENT OF PROPERTY DAMAGE PREMIUM

ADVANCE PREMIUM:

PD

65: 00

TOTAL ADVANCE PREMIÚM:

EI

726.00

r r

483.00

# BROAD FORM PROPERTY DAMAGE ENDORSEMENT

(Including Completed Operations)



Named Insured and Address

53 SMP CF7025

Effective date ....... Effective hour is the same as stated in the Declarations of the Policy.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

CONTRACTUAL LIABILITY INSURANCE

Classification:

13841

It is agreed that the insurance for property damage liability applies, subject to the following additional provisions:

- A. The exclusions relating to **property damage** to (1) property owned, occupied or used by or rented to the **insured** or in the care, custody or control of the **insured** or as to which the **insured** is for any purpose exercising physical control and (2) work performed by or on behalf of the **named insured** arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith, are replaced by the following exclusions (y) and (z):
  - (v) to property damage
    - (1) to property owned or occupied by or rented to the *insured*, or, except with respect to the use of *elevators*, to property held by the *insured* for sale or entrusted to the *insured* for storage or safekeeping.
    - (2) except with respect to liability under a written sidetrack agreement or the use of elevators to
      - (a) property while on premises owned by or rented to the *insured* for the purpose of having operations performed on such property by or on behalf of the *insured*,
      - (b) tools or equipment while being used by the insured in performing his operations,
      - (c) property in the custody of the insured which is to be installed, erected or used in construction by the insured,
      - (d) that particular part of any property, not on premises owned by or rented to the insured,
        - upon which operations are being performed by or on behalf of the insured at the time of the property damage arising out of such operations, or
        - (iii) out of which any property damage arises, or
        - (iii) the restoration, repair or replacement of which has been made or is necessary by reason of faulty workmanship thereon by or on behalf of the *insured*;
  - (z) with respect to the completed operations hazard and with respect to any classification stated above as "including completed operations", to property damage to work performed by the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith.
- 3. The insurance afforded by this endorsement shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof) available to the *insured*, such as but not limited to Fire and Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the "Other Insurance" Condition is amended accordingly.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Authorized 'Agent

### Supplementary Coverage Endorsement Personal Injury and Additional Insured (Employees)



Named Insured and Address

This endorsement forms a part of Policy No. 53 SMP CF7025 issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE
SPECIAL MULTI-PERIL POLICY LIABILITY INSURANCE

Insured's Participation NIL %

#### It is agreed that:

- The insurance afforded under the Coverage for Bodily Injury Liability is extended to apply to damages because of personal injury, subject to the following additional provisions:
  - 1. This extended insurance does not apply:
    - (a) to liability for personal injury assumed by the insured under any contract or agreement;
    - (b) to personal injury arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of any insured;
    - (c) to personal injury sustained by any person as the result of an offense directly or indirectly related to the employment of such person by the named insured;
    - (d) to personal injury arising out of libel, slander, defamation, disparagement or violation of an individual's right of privacy, if the first publication or utterance of the same or similar material giving rise to the offense was made prior to the effective date of this insurance;
    - (e) to personal injury arising out of any publication or utterance of defamatory or disparaging material concerning any person, organization or business enterprise, or his or its products or services, made by or at the direction of any insured with knowledge of the falsity thereof:
    - (f) to personal injury arising out of any publication or utterance of defamatory or disparaging material or material violating an individual's right of privacy made in the course or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the named insured.
  - 2. When used in reference to this insurance:
    - "personal injury" means injury sustained by any person or organization and arising out of a personal injury offense committed during the policy period within the policy territory;
    - "personal injury offense" means (a) false arrest, detention or imprisonment, or malicious prosecution; (b) libel, slander, defamation, disparagement or violation of an individual's right of privacy; or (c) wrongful entry or eviction or other invasion of the right of private occupancy.
  - 3. The "Limits of Liability" provision is amended by adding the following thereto:
    - The total liability of the company for all damages because of all personal injury to which this insurance applies shall not exceed the amount stated in the Schedule as the limit of bodily injury liability and as applicable to "each occurrence".
    - With respect to any claim because of *personal injury*, the company shall not be liable for a greater proportion of any loss than the difference between the participation percentage, if any, stated above and one hundred percent, and the balance of the loss shall be borne by the *insured*; provided the company may pay the *insured*'s portion of a loss to effect settlement of the loss, and, upon notification of the action taken, the *named insured* shall promptly reimburse the company therefor.
- II. The "Persons Insured" provision is amended to include as an *insured* any employee of the *named insured* while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:
  - (1) to bodily injury or personal injury to (a) another employee of the named insured arising out of or in the course of his employment or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof;
  - (2) to property damage to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by (a) another employee of the named insured, or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a particle of popular signature of the company shall constitute valid countersignature of this endorsement.

business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Countersigned by.

Authorized Agent

#### AMENDMENT - LIMITS OF LIABILITY (SINGLE LIMIT)

THIS ENDORSEMENT FORMS A PART OF POLICY NO. 53 SMP CF7025 ISSUED BY THE A ME. HARTFORD INSURANCE GROUP COMPANY DESIGNATED THEREIN, AND TAKES EFFECT AS OF THE EFFECTIVE DATE OF SAID POLICY UNLESS ANOTHER EFFECTIVE DATE IS STATED HEREIN.

THIS ENDORSEMENT MODIFIES SUCH INSURANCE AS IS AFFORDED BY THE FROVISIONS OF THE POLICY RELATING TO THE FOLLOWING:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

-CONTRACTUAL LIABILITY INSURANCE

#### SCHEDULE.

THE LIMIT OF THE COMPANY'S LIABILITY AGAINST THE FOLLOWING COVERAGES, AS AFFORDED UNDER THE PROVISIONS OF EACH COVERAGE PART DESIGNATED BY SYMBOL HEREIN, SHALL BE AS STATED HEREIN, SUBJECT TO ALL THE TERMS OF THIS ENDORSEMENT AND THE POLICY HAVING REFERENCE THERETO: "

COVERAGES

COVERAGE PARTS LIMITS OF LIABILITY

BODILY INJURY LIABILITY AND CGL K

500,000 EACH OCCURRENCE:

PROPERTY DAMAGE LIABILITY

CCL K

\$ 500,000 AGGREGATE-DIVISION 1

DIVISION 1 - APPLICABLE TO DAMAGES BECAUSE OF BODILY INJURY AND FROPERTY DAMAGE AS SPECIFIED IN PARAGRAPH (B) IN THE "LIMITS OF LIABILITY" PROVISION OF THIS ENDORSEMENT.

DIVISION 2 - APPLICABLE TO DAMAGES BECAUSE OF ALL BODILY INJURY AND PROPERTY DAMAGE AS STATED IN PARAGRAPH (C) IN THE LIMITS OF LIABILITY PROVISION OF THIS ENDORSEMENT

IT IS AGREED THAT, WITH RESPECT TO EACH OF THE COVERAGE PARTS DESIGNATED IN THE SCHEDULE OF THIS ENDORSEMENT. THE "LIMITS OF LIABILITY" PROVISION of THEREOF IS AMENDED TO READ AS FOLLOWS:

THE CONDITIONS AND PROVISIONS PRINTED ON PAGE 2 OF THIS FORM ARE HEREBY: REFERRED TO AND MADE A PART HEREOF.

### PREMISES MEDICAL PAYMENTS INSURANCE - COVERAGE PART

THIS COVERAGE PART FORMS A PART OF POLICY NO. 53 SMP CF7025 ISSUED BY THE HARTFORD INSURANCE GROUP COMPANY DESIGNATED THEREIN, AND TAKES EFFECT AS OF THE EFFECTIVE DATE OF SAID POLICY UNLESS OTHERWISE STATED HEREIN.

THE COMPANY, IN CONSIDERATION OF THE PAYMENT OF THE PREMIUM AND SUBJECT TO ALL OF THE PROVISIONS OF THE POLICY NOT EXPRESSLY MODIFIED HEREIN, AGREES WITH THE NAMED INSURED AS FOLLOWS:

### SCHEDULE

THE INSURANCE AFFORDED IS WITH RESPECT TO THE FOLLOWING COVERAGE
AS INDICATED BY SPECIFIC PREMIUM CHARGE OR CHARGES. THE LIMIT
OF THE COMPANY'S LIABILITY AGAINST SUCH COVERAGE SHALL BE AS STATED
THEREIN, SUBJECT TO ALL THE TERMS OF THIS POLICY HAVING REFERENCE THERETO.

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DESCRIPTION OF HAZARDS

(A) PREMISES AND OPERATIONS-REFER TO EXTENSION SCHEDULE L-3125

FORM NUMBERS OF ENDORSEMENTS FORMING PART OF THIS COVERAGE PART AT ISSUE:

THE CONDITIONS AND PROVISIONS PRINTED ON PAGE MP-2 OF THIS FORM ARE HEREBY REFERRED TO AND MADE A PART HEREOF.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute CISCs convolete and accurate copy of the policy.

CONTRACTUAL LIABILITY INSURANCE COVERAGE PART (BLANKET COVERAGE)

THIS COVERAGE PART FORMS A PART OF POLICY NO. 53 SMP CF7025 ISSUED BY THE HARTFORD INSURANCE GROUP COMPANY DESIGNATED THEREIN, AND TAKES EFFECT AS OF THE EFFECTIVE DATE OF SAID POLICY UNLESS OTHERWISE STATED HEREIN.

THE COMPANY, IN CONSIDERATION OF THE PAYMENT OF THE PREMIUM AND SUBJECT TO ALL OF THE PROVISIONS OF THE POLICY NOT EXPRESSLY MODIFIED HEREIN, AGREES WITH THE NAMED INSURED AS FOLLOWS:

### SCHEDULE

THE INSURANCE AFFORDED IS ONLY WITH RESPECT TO SUCH OF THE FOLLOWING COVERAGES AS ARE INDICATED BY SPECIFIC PREMIUM CHARGE OR CHARGES. THE LIMIT OF THE COMPANY'S LIABILITY AGAINST EACH SUCH COVERAGE SHALL BE AS STATED HEREIN, SUBJECT TO ALL THE TERMS OF THIS POLICY HAVING REFERENCE THERETO.

COVERAGES		ADVANCE	PREMIUMS	LIMITS OF LIABILITY					
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DESIGNATION OF CONTRACTS

REFER TO EXTENSION SCHEDULE L-3125

FORM NUMBERS OF ENDORSEMENTS FORMING PART OF THIS COVERAGE PART AT ISSUE: L-3125-2 L-3252-2 L-4152-0T

THE CONDITIONS AND PROVISIONS PRINTED ON PAGES KB-2 AND KB-3 OF THIS FORM ARE HEREBY REFERRED TO AND MADE A PART HEREOF.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute (NS) a complete and accurate copy of the prolicy o

Statement of Premium Adjustme for Liability and Property Hartford Fire Insurance Company 6 New York Underwriters Insurance Company 15 Hartford Accident and Indemnity Company THE HARTFORD g 3 Hartford Casualty Insurance Company March 25, 1982 Co. Policy No. Period of Policy Period of Audit or Report Code Same 533MP CP7025 3/27/81- 82 Lacana Mining, Inc. Insurance Management Services Reno, Hevada ╛┖ 600107 Deposit Premium Earned Earned Rate Description State Class'n **Basis of Premium** Rate Premium Premium B.I. 1 P.D. Op-313 282 .595 .294 380. 571. 768. Gesphysical ¥Ψ 13841 129,157. Exploration 27. 13841 36. Hed Pay OCP- 315 .0231 16. Kork Sublet 16291 70,104. .0342 24. 15. OCP MPD 17982 6. 38. (380) 19. 29. (768)52 Personal Inj 99980 85. 65 (423)APPD 99982 202 *Minimum Premium Applies Total Exposure Deposit or Exposure **Total Earned Premiums** Inadequate 627. 361 872. 515. Deposit and/or Reported 627. 361. **Premiums** ☐ Three Year Fixed Rate Policy — Deposit Premium Inadequate 154. 245. Additional Premiums Addit State(s) Return Premiums ..... Classification Discrepancy 399. **Check Daily Report** NET PREMIUM ADJUSTMENT ......ADDITIONAL Liab. Comp. Auto The company located these documents in its Audit Department must complete above ss records. At this time, the company before referring to Underwriter. PREMIUMS CALCULATED HEREON ARE SUBJECT TO THE SOURCE STATES OF SUBJECT TO THE SU

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Commission if other than normalPrepare Form G-2168		
Classification (other than shown on application)		
Underwriting Instructions:	*	-
☐ Judgment rated worksheet attached	☐ Special Coding Instructions (OA-2	28) attached
Cargo Filing necessary	☐ Special Deductible	
Renew by Continuation Endorsement	Use Tentative Rate of	,
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Form PPM-469-2 Printed in U.S.A.

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d/b/a Insurance Management Services P. O. Box 7275 RENQ, NEVADA 89510 (702) 331-6295 12 / Bubject 53 SMP CF 7025

Lacana Mining Glease add the following office equipment to the above captioned policy for the office in Idaho 1. drafting table 2 calculation- Hewitt 114,00 Fackard, Model 34 C RECEIVED 5/N-2139532424 RECEIVED 100.00 3 map rack 4-2 arm chairs PRO: PRE-UNDR. 688,52 The company located these documents in its business records. At this time, the company does not certify that these documents constitu a complete and accurate copy of the policy. Please reply No reply necessary

RYAN AGENCY, INC.

RYAN AGENCY. INC. d/b/a insurance Management Se P. O. Box 7275 RENO. NEVADA 89510 (702) 331-6295 Subject Jacana Miring, Sie 53 SMPCF 7025 (Glease make the goldwing Charges) to the alone policy! Glease make Lacana Mixing the lessee On suite #10. add for lealulity Please make them the lesson tesk on Suite # 13. 2005 por wor Cour D'alene 1 Glease add you premises leability a leulding un Sdako. It has 3085g. ft (2 rooms) (Please add Contents \$1,000 y you have que The company /located these documents in its business records. At this time, the company does not certify that these documents cons a complete and accurate copy of the policy. Please reply No reply necessary

☐ First Class Mail ☐ Inter-Office	TIME-SAVER LETTER.	This form is designed to make it easy for you to reply. Simply note your answer in the space provided. Keep one copy for your files and return the other to us. Thank you.
3/1	RYAN AGENCY, INC.  BBA: INSURANCE MANAGEMENT SERVICES P. O. BOX 7275 • RENO, NV 89510  IPHONE (702) 331-6295	
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Liability

Form PPM-474-1 Printed in U.S.A.

# 53 SmpCF 7025 eff 11-9-81 #5

SMP Total Premium

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Annual Installment

CBP Part III Adding to Conth. Equip, Sch. by 3000 SMP ONLY SMP Section I Rating Modification Factor Computation IRPM **EXPENSE** RMF CBP ONLY RMF† Premium-CBP Mod. = Form No. or Coverage Limit of Liability Bldg. Deduct. **Premium Computations** Loc. (6) Cash AP or RP(8) (3) Mod Prem. (5) Mod Rate (1) 250 × × × × = × × GATES 3298R Telex-MAChine 8# 101206 - VALUE - 3,000 X = х х = × = × х = х х × = × × The company located these documents in its **CBP ONLY** business records. At this timeothe companyTerm Factor 3 Yr PPD Premium t†From Col (8) CBP 20 does not certify that these documents constitute a complete and accurate copy of the policy. Form PPM-471-2 Printed in U.S.A. 3.00

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SMP Section I Only

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SMP Section I Only

☐ Prepaid

☐ Annual Installment

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**Burglary** SMP Section I Only ☐ Prepaid ☐ Annual Installment . Form Amt of Form Amt of Rating Modification Factor Computation Coverage Coverage No. Ded No. Ded. PM E/S IRPM Expense RMF ☐ Liab. for Guests' Prop. MP 160 Merc. Open Stock Burg MP 156 E S Merc. O.S. Burg./Theft MP 157 ☐ Storekeepers BF MP 161 ☐ Storekeepers Burg./Rob. Total MP 158 ☐ Merc. Robberv MP 162 ☐ Church Theft MP 159 Risk Class'n or Trade Group RMF Safe Limit of Premium Base Rate Rate or Premium Development P/R or S/R Protective Liability or Premium (Include Territorial Multiplier) Devices Class Code ភូទ Cash AP/RP Loc. Bldg. Code Terr. (1) (2) × × = × × = × × . × = × . x × = × × = x × × × × = × × × == × × × × × × = × × × = × × × = × × x = ĸ ĸ × = × × × = х × = × x x = × = × × =

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Burglary SMP Section I Only Prepaid ☐ Annual Installment Form Amt of Ded. Amt of Form Coverage Coverage **Rating Modification Factor Computation** No. Ded. No. РΜ E/S IRPM Expense **RMF** Liab. for Guests' Prop. MP 160 ☐ Merc. Open Stock Burg MP 156 E | S ☐ Merc. O.S. Burg./Theft MP 157 ☐ Storekeepers BF **MP 161** Total Storekeepers Burg./Rob. Merc. Robbery MP 158 MP 162 MP 159 ☐ Church Theft Risk Class'n or Trade Class of Safe RMF Base Rate Rate or Premium Development Limit of Premium P/R or S/R Protective Liability or Premium (Include Territorial Multiplier) Devices Class Code (5) Cash AP/RP Loc. Bldg. Terr. Code Group (1) (4) (2) × x × = × × × = × × × = × × × == × = × × × × × = × × × = × × × = × × × = X × × = × · × × = × × × =

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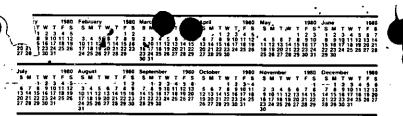


### THE HARTFORD

ASF: R	Return to	Rating Technician	Date 3/19	AA Ph
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The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copyrel the policy.

Misc. Product charge renewal Pd #



# <u>16</u>

### Wednesday January 1980

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Wednesday, January 16

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☑ Prepaid ☐ Annual Installment



THE HARTFORD

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The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.





CUPLICATED

### **Special Coding Instructions**

(To be completed by Underwriter or Rater)

Special Filing Code	2
Entire Premium (all lines of	coding) ————————————————————————————————————
$\cancel{X}$ $\cancel{O88}$ Applies only to a portion of t	coding) the premium. Describe
Additional codes apply to oth	her portions. Describe and list codes
Commission (other than normal) Note: When "F complete this section as the letter will serve as th	Premium / Commission Notification Letter," G-2168 is used, do not pervehicle to transmit this information to coding.
	ie vernole to transmit and morniage.
Premium breakdown required for Commission.	
<del></del> :	
Inland Marine Variation Factor:   Jewelry	Fur Other (Specify Class)
☐ Commercial Risks	
Description of Occupancy(	Insured,
	Construction
Rating Schedule Identification	Carinklavadi
Protection Class	Sprinklered.
Deductible: Amount	rem applied to
Other Instructions	<u> </u>
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-/^ / 1	The company located these documents in its
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Underwriter's Initials	does not certify that these documents constitut
VIIIVI V IIIIVIV	a complete and accurate copy of the policy.

HARTFORD ACCIDENT AND INDEMNITY COMPA

NAME OF INSURED

LACANA MINING, INC.

03/27/81 EFFECTIVE 03/27/82 EXPIRATION

PREVIOUS POLICY NUMBER

53 SMF 110216

COMMISSION PAYABLE

NORMAL.

PRODUCER'S CODE:

: 600107

PRODUCER'S NAME:

INSURANCE MANAGEMENT SERVICES

SECTION I

PROPERTY

INLAND MARINE

\$108.00

\$818.00

TOTAL

\$926,00

SECTION II

GENERAL LIABILITY.

\$1,209.00

TOTAL PREMIUM

\$2; 135, 00

ANNUAL

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

POLICY INFORMATION

SYSTEM ADDRESS:

35687F LACANA FOLICY NUMBER:

**539MP** 

SHORT NAME: TYPE TRANSACTION:

RENEW

EFFECITVE DATE: EXPIRATION DATE:

03/27/81 03/27/82

REASON FOR QUOTE: POLICY ISSUE

FOLICY TERM:

1 YEAR

SMP/CBP PROGRAM:

3 OFFICE

INSURED'S NAME:

LACANA MINING, INC.

600107

NAME: INSURANCE MANAGEMENT SERVICES

FRODUCER CODE: COMPANY CODE:

NAME: HARTFORD ACCIDENT AND INDEMNITY COMPANY

PREV POLICY NUMBER:

53 SMP 110216

LARGE RISK POLICY

AUDIT TERM: 5

PERSONAL PROPERTY

PER PERIL PERIL COINS AMT-OF-INS DED-AMT PREMIUM FIRE. 100 90% 54 8,000 90% EC 100 8,000 8 U&MM · 100 . 90% 8,000 1. OPP 100 . 90% 8,000 45

TOTALS

\$108

\$108.00

TOTAL COMMERCIAL FIRE PREMIUM (EXCLUDING MANUALLY RATED COVERAGES):

ONE YEAR POLICY

\$108.00

TOTAL PROPERTY PREMIUM

\$108.00

MODIFICATIONS AND COMMISSION

STATE:

27

PREFER RISK PLAN MOD: SMP PACKAGE MOD FACTOR / . 800

. 850

COMMISSION

25.0

The company located these documents in its business records. At this time, the company does not certify that these documents constitute COMMERCIAL LINES AUTOMATION - FIRE DETAIL PAGE: 0001
SYSTEM ADDRESS: 5687F SHORT NAME: LACANA POLICY NUMBER: 538MP

LOCATION / BUILDING RATING DETAIL

				÷.		EC					
SPE	CTAL.	TYFE	OF P	OLICY	PROT	CON-	RI	FIRE	CSP	CSP	ZXF.
RATE	PLAN	CD D	DESCR	IPTION	CLASS	STR	CD	CONSTR	CL.	TERR	CODE
PR	•	33 (	OFFIC	Ë	03	3	1.	2-MASONRY	0702	161	89502
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		:									
001003	LC	CONT	ENTS	SPP				•			
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6	(CZ)1.	035 )	X (F)	. 95 X ·	(U). 85	$X \in K$	8.3	= (P). 669	X (Q)	•	
	8,000	tn:		٠.,				•			54.00
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	:=:						•				8: 00
MMV					-			•	.*		•
	(A). 01	. X (F	F), 95	$X^{+}(U)$ .	. 85 X	(K). 8	== (	(P).006 X (	(0)8,00	0	
	::::										1.00
SPP		•				:	•	•			•
	(A), 82	29 X (	(U). 8!	5 X (K	).8 ==	(P), 5a	54 >	( (Q)8,000	in:		45.00
		•						•	*		•
			• .			GRA	CIME	TOTAL =			108.00

KEY

A= SPECIFIC RATE
K= SMP PACKAGE MOD
Q= LIMIT OF LIABILITY
CZ= ADJUSTED SPEC RATE

TRM 5311 RRRRRRRRRRRRRRRRRRRRRRRRR R ( (H032) F= COINSURANCE ADJ

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accorder solver the bolices.

· FAGE:

POLICY INFORMATION

SYSTEM ADDRESS:

35687F

FOLICY NUMBER: EFFECTIVE DATE:

POLICY TERM:

53 SMP

SHORT NAME: TYPE TRANSACTION: RENEW

LACANA

03/27/81. EXPIRATION DATE:

REASON FOR QUOTE: POLICY ISSUE

03/27/82

SMP/CBP PROGRAM:

1 YEAR

33 OFFICE

AUDIT TERM:

ANNUAL

INSURED'S NAME:

LACANA MINING, INC.

PRODUCER'S CODE:

600107

NAME: INSURANCE MANAGEMENT SERVICES

COMPANY CODE:

- NAME: HARTFORD ACCIDENT AND INDEMNITY COMPANY

PREV POLICY NUMBER:

53 SMP 110216

LARGE RISK POLICY

LIMITS OF LIABILITY

MC, PRODUCTS, CONTRACTUAL SINGLE LIMITS (\$000)

PER OCCURRENCE

500

BI AGGREGATE

500

PD AGGREGATE -

500

PREMISES MEDICAL PAYMENTS

PER PERSON

1,000

PER ACCIDENT (\$000)

1.0

SUPPLEMENTAL PERSONAL INJURY INFORMATION

BI SUPPLEMENTAL

5. 0 PD SUPPLEMENTAL

STATE RATING MODIFICATION FACTORS AND COMMISSIONS

STATE

NU

SMP PACKAGE MOD FACTOR

. 800

COMMISSION

25. 0

ADVANCE FREMIUMS	EIL	FD	TOTAL
		•,	
FIRE LEGAL (SUBLINE 325)		24.00	24.00
PREMISES/OPERATIONS-SUBLINE 313	571.00	282.00	853.00
PRODUCTS	37.00	55. 00	92. 00
CONTRACTUAL - BLANKET COVERAGE	34.00	43.00	<i>77</i> .00
PREMISES MEDICAL			27.00
STOP-GAP COVERAGE	28.00		28, 00
SUPPLEMENTAL PERSONAL INJURY	29. 00	1.4.00	43.00
BROAD FORM 20%	-	<b>65.00</b>	65.00

TOTAL PREMIUM

1,209.00

TERMINAL ID: 5311

The company located these documents in its business records. At this time, the company

COMMERCIAL LINES AUTOMATION - GENERAL LIABILITY DETAIL

SYSTEM ADDRESS: 35687P

SHORT NAME: LACANA FOLICY NUMBER: 53 SMP

PAGE:

CLASS INFORMATION

PREMISES

CLASS CD: 73800 STATE:

CLASS DESCRIPTION:

FIRE DAMAGE LEGAL LIABILITY

(ENDT L-3037 APPLIES)

OPERATIONS

CLASS CD: 13841 STATE: NV

CLASS DESCRIPTION:

GEOPHYSICAL EXPLORATION—ALL EMPLOYEES—INCLUDING COMPLETED OPERATIONS

(ENDT L-3004 APPLIES)

PRODUCTS:

CLASS CD: 59993 STATE: NV

CLASS DESCRIPTION:

RETAIL STORES-NOT FOOD OR DRINK

CONTRACTUAL-BLANKET COVERAGE

CLASS CD:

13812

STATE:

NV.

CLASS DESCRIPTION:

OIL OR GAS OPERATIONS IN THE FIELD-BROAD FORM COVERAGE

STOP-GAP COVERAGE

CLASS CD:

09997

STATE:

CLASS DESCRIPTION: ALL OTHERS

PREMISES :

STATE: NV

TERR: 001

PER 100

LOC: 001

ELDG: 001

CLASS CD:

73800

PREMIUM BASIS:

LIMIT OF LIABILITY

RATING BASIS:

PREMIUM

PD ((*A), 484 X (AW), 25 X (K), 80)

= (P).097 X ((Q)25,000 / 100) =

24.00

KEYS:

A = BASE RATE

P = FINAL RATE

AW == FIRE LEGAL FCTR

K = SMP FKG MOD

Q = EXPOSURE

TERMINAL ID: 5311

(H032)

The company located these documents in its business records. At this time, the company CONTINUED ON FOLLOWING CONTINUED ON FOLLOWS THAT THE CONTINUED ON FOLLOWS THAT CONTINUED ON FOLLOWS THAT THE CONTINUED ON THE CONTINUED COMMERCIAL LINES AUTOMATION - GENERAL LIABILITY DETAIL (CONT) PAGE: 2
SYSTEM ADDRESS: 35687P SHORT NAME: LACANA POLICY NUMBER: 53 SMP
CLASS INFORMATION

OPERATIONS:

STATE: NV LOC: 001 ELDG: 001

CLASS CD: 13841 01 SUBJECT TO AUDIT

PREMIUM BASIS: PAYROLL PREMIUM PREMIUM

(MED PAY)

EI ((A), 40 X (D)1, 86 X (K), 80) = (P), 595 X ((Q)96,000 / 100) = 571,00

PD ((A), 14 X (D)2, 88 X (K), 86 X (N), 91)

= (P), 294 X ((Q)96,000 / 100) = 282.00

PREMISES MEDICAL ((A), 40 X (AL), 087 X (K), 80  $\pm$  (P), 028 X ((Q)96,000  $\times$  100)  $\pm$  27, 00

PRODUCTS

STATE: NV

CLASS CD: 59993 33 SUBJECT TO AUDIT

. PREMIUM BASIS: FLAT CHARGE

BI ((*8)20.00 X (D)2.05 X (N).91) = (P)37.310 X (Q)NO EXPOS = 37.00

PD (( $\times$ B)10.00 X (D)5.50) = (P)55.000 X (Q)NO EXPOS = 55.00

CONTRACTUAL-ELANKET COVERAGE

STATE: NV

CLASS CD: 13812 01 SUBJECT TO AUDIT

PREMIUM BASIS: TOTAL COST

RATING BASIS: PER 100 PREMIUM

BI (( $\times$ A), 07 X (D)1, 86) = (P), 130

X (Q)IF ANY =

CONTRACT BI MPD (SPC) 34.00

PD ((*A), 02 · X (D)2, 88 X (N), 91)
= (P), 052 X (Q)XF ANY =

CONTRACT FD MPD (SPC)

. 43. 00

PREMIUM

KEYS:

A = BASE RATE

D = INCR. LIMIT FACTOR K = SMF PKG MOD

N = SINGLE LIMIT DISC. P = FINAL RATE

Q = EXPOSURE

AL = PCT. OF BASE RATE

B = FLAT CHARGE

The company located these documents in its business records. At this time, the company TERMINAL ID: 5311 (CONTINUED ON FOllows) AND CONTINUED ON FOLLOWS AND CONTINUED ON FOLLOWS AND ASSURANCE 
COMMERCIAL LINES AUTOMATION - GENERAL LIABILITY DETAIL (CONT) PAGE: 3

SYSTEM ADDRESS: 35687P SHORT NAME: LACANA POLICY NUMBER: 53 SMP

CLASS INFORMATION

STOP-GAP COVERAGE

STATE: NV

CLASS CD: 09997

PREMIUM BASIS: PAYROLL RATING BASIS: PER 100

NG BASIS: PER 100 PREMIUM EXPOSURE: 96000 28.00

99980

SUPPLEMENTAL PERSONAL INJURY

FN-088 -

BI (AQ) ..0500 PD (AQ) .0500

99982

BROAD FORM.

PD (AQ) . 2000

65.00 GRAND TOTAL 1,209.00

29.00

14.00



KEYS:

AQ = FCT. OF FREMIUM

TERMINAL ID: 5311

The company located these documents in its business records. At this time, the company does not certify that these comments constitute a complete and accurate copy of the policy.

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CE	P Part							<u> </u>	CE	Y ONL		P/R or
			Form No. or	Limit of	-	ļ:	RMF+	Premium-	CBP Mod. =		++	=
Loc.	Bldg.	Deduct.	Coverage	Liability	Premium Computations	(1)	(	2)	(3) Mod Prem.	(5) Mod	·····	Cash
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			Equip			. <b>x</b>		=				<u> </u>
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Inland Marine COMMAN Annual Installment

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☐ FRE REFER	R ACCESS		į
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☐ Control Information des	scription:		
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G.L. Class Code	☐ Exposure for Class Co		HAWC Class Code
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·	FOR (	CLPU SUPERVISOR O	ONLY
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_, Conscied by OLFO		The comr	pany located these documents in its
			records. At this time, the company
		does not	certify that these documents consti
☐ Contact Agent		a comple	te and accurate copy of the policy.

Form Q-90-0 Printed in U.S.A.

#### COMMERCIAL LINES AUTOMATION SPECIAL MULTI-PERIL POLICY PREMIUM RECAP (ALL LOCATIONS)

#### POLICY NUMBER 53 SMP

HARTFORD ACCIDENT AND INDEMNITY COMPAN

NAME OF ENSURED

LACANA MINING, INC.

03/27/81

03/27/82

EFFECTIVE

EXPIRATION

FREVIOUS POLICY NUMBER

53 SMP 110216

COMMISSION PAYABLE

PRODUCER'S CODE: 600107 PRODUCER'S NAME:

INSURANCE MANAGEMENT SERVICES

NORMAL

SECTION I

PROPERTY INLAND MARINE \$108.00

\$818.00

TOTAL

***926.00** 

SECTION II

GENERAL LIABILITY

\$1,209.00

TOTAL PREMIUM

\$2,135.00

ANNUAL

business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

The company located these documents in its

\$108.00

#### POLICY INFORMATION

SYSTEM ADDRESS: 35687P POLICY NUMBER: 53SMP
SHORT NAME: LACANA EFFECITVE DATE: 03/27/81
TYPE TRANSACTION: RENEW EXPIRATION DATE: 03/27/82
REASON FOR QUOTE: POLICY ISSUE POLICY TERM: 1 YEAR

SMP/CBP PROGRAM: 3 OFFICE

INSURED'S NAMÈ: LACANA MINING, INC.

PRODUCER CODE: 600107 NAME: INSURANCE MANAGEMENT, SERVICES

COMPANY CODE: 5 NAME: HARTFORD ACCIDENT AND INDEMNITY COMPANY

PREV POLICY NUMBER: 53 SMP 110216

LARGE RISK POLICY - 5 - 5 - AUDIT TERM: 5

PERSONAL PROPERTY

PER PERIL COINS AMT-OF-INS PREMIUM PERIL DED-AMT 100 90% 8,000 54 FIRE 8 EC 100 90% . 8: 000 · V&MM. 100 90% 8,000 1 OFP 45 8.000 100 90%

TÓTALS \$108 \$108 00

TOTAL COMMERCIAL FIRE PREMIUM (EXCLUDING MANUALLY RATED COVERAGES):

ONE YEAR POLICY \$108.00

MODIFICATIONS AND COMMISSION

TOTAL PROPERTY PREMIUM

STATE: 27

PREFER RISK PLAN MOD: . . 850 SMP PACKAGE MOD FACTOR . . 800

COMMISSION 25.0

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

COMMERCIAL LINES AUTOMATION - FIRE DETAIL . PAGE: 0001

SYSTEM ADDRESS: 35687P SHORT NAME: LACANA POLICY NUMBER: 538MP

#### LOCATION / BUILDING RATING DETAIL

SPECIAL RATE PLAN PR	TYPE OF POLIC CD DESCRIPTI 33 OFFICE	ON CLASS	STR CD	FIRE CONSTR 2-MASONRY	CL	CSP ZIF TERR CODE 161 89502
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KE'Y

A= SPECIFIC RATE
K= SMF PACKAGE MOD
Q= LIMIT OF LIABILITY
CZ= ADJUSTED SPEC RATE

F= COINSURANCE ADJ

The company decated these decyments in its business records. At this time, the company does not certify that these documents constitute a complete and according to the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the con

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#### POLICY INFORMATION

35697F SYSTEM ADDRESS: POLICY NUMBER: 53 SMP "EFFECTIVE DATE: -03/27/81SHORT NAME: 4 LACANA TYPE TRANSACTION: RENEW 03/27/82 EXPIRATION DATE: REASON FOR QUOTE: POLICY ISSUE FOLICY TERM:

SMP/CBP PROGRAM: 33 OFFICE AUDIT TERM: ANNUAL .

INSURED'S NAME: LACANA MINING, INC.

NAME: INSURANCE MANAGEMENT SERVICES PRODUCER'S CODE: 600107

NAME: HARTFORD ACCIDENT AND INDEMNITY COMPANY COMPANY CODE:

PREV POLICY NUMBER: 53 SMP 110216

LARGE RISK FOLICY

LIMITS OF LIABILITY

MC, PRODUCTS, CONTRACTUAL SINGLE LIMITS (\$000)

> PER OCCURRENCE 500 . BI AGGREGATE . 500° PD AGGREGATE

PREMISES MEDICAL PAYMENTS

PER ACCIDENT (\$000) PER PERSON 1,000

SUPPLEMENTAL PERSONAL INJURY INFORMATION

FD SUPPLEMENTAL BI. SUPFLEMENTAL 5. 0

STATE RATING MODIFICATION FACTORS AND COMMISSIONS

NV STATE SMP, PACKAGE MOD FACTOR .. 800 25. 0 COMMISSION

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CONTRACTUAL - BLANKET COVER	RAGE .	•	.34, 0.0		43.00	77, 00
PREMISES MEDICAL						27.00
STOP-GAP COVERAGE			28.00	e de la companya de la companya de la companya de la companya de la companya de la companya de la companya de		1 28. 00 t
SUPPLEMENTAL PERSONAL INJUR	<b>Y</b>		29. 00		14.00	-; 43. 00 <u>/</u>
BROAD FORM	20%				65. 00	65.00 ·

TOTAL PREMIUM 1,209.00

TERMINAL ID: 5311

(H032)

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the Applicary

COMMERCIAL LINES AUTOMATION - GENERAL LIABILITY DETAIL PAGE:

SYSTEM ADDRESS: 35687P SHORT NAME: LACANA POLICY NUMBER: 53 SMP

CLASS INFORMATION

PREMISES

CLASS CD: 73800 NO STATE: NV

CLASS DESCRIPTION: --

FIRE DAMAGE LEGAL LIABILITY

(ENDT L-3037 APPLIES)

**OPERATIONS** 

CLASS CD: 13841 STATE: N

CLASS DESCRIPTION:

GEOPHYSICAL EXPLORATION-ALL EMPLOYEES-INCLUDING COMPLETED OPERATIONS:

(ENDT L-3004 APPLIES)

PRODUCTS'

CLASS CD: 59993 STATE: NV

CLASS DESCRIPTION:

RETAIL STORES-NOT FOOD OR DRINK

CONTRACTUAL-BLANKET COVERAGE

CLASS CD: 13812 STATE: NV

CLASS DESCRIPTION:

OIL OR GAS OPERATIONS IN THE FIELD-BROAD FORM COVERAGE

STOP-GAP COVERAGE

CLASS CD: 09997 STATE: NV

CLASS DESCRIPTION:

ALL OTHERS

PREMISES

CLASS CD: 73800

PREMIUM BASIS: LIMIT OF LIABILITY

RATING BASIS: PER 100 PREMIUM

PD ((%A), 484 X (AW), 25 X (K), 80)

= (P).097 X ((Q)25,000 / 100) = 24.00

KEYS:

A = BASE RATE K = SMP FKG MOD

P = FINAL RATE, Q = EXPOSURE

AW = FIRE LEGAL FCTR

The company located these documents in its business records. At this time, the company

TERMINAL ID: 5311 (CONTINUED ON FOCOUNTINUED O

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COMMERCIAL LINES AUTOMATION - GENERAL LIABILITY DETAIL (CONT) PAGE: 2
SYSTEM ADDRESS: 35687P
                      SHORT NAME: LACANA POLICY NUMBER: 53 SMP
CLASS INFORMATION
OPERATIONS
                                                          ELDG: 001
STATE: NV
                                               LOC: 001
                             SUBJECT TO, AUDIT
CLASS CD: 13841 01
  PREMIUM BASIS:
                 PAYROLL
                                                                 PREMIUM
  RATING BASIS:
                  PER. 100
(MED PAY)
               BI ((A), 40 X (D)1, 86 X (K), 80)
                  ∰ (P).595; X ((Q)96,000 / 100) =
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               PD ((A) 14 X (D)2 88 X (K) 80 X
                                                   (N). 91)
                  = (F). 294 \times ((Q)96,000 / 100)
                                                                 282. 00
  PREMISES MEDICAL ((A) 40 X (AL) 087 X (K) 80
                 :#|¬(P), 028 - X →((Q)96,000 / 100)
                                                                   27. 00.
PRODUCTS
STATE: NV
CLASS CD: 59993 33 ...
                                SUBJECT TO AUDIT
  FREMIUM BASIS: FLAT CHARGE
                                                                 PREMIUM.
               BI ((*B)20.00 X (D)2.05 X (N).91)
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               PD ((*B)10.00^{\circ}X (D)5.50) = (P)55.000
                     (Q)NO EXPOS
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CONTRACTUAL-BLANKET COVERAGE
STATE: NV
CLASS CD: 13812 01
                            SUBJECT TO AUDIT
· FREMIUM BASIS: TOTAL COST
   RATING BASIS: PER 100 -
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            BI ((*A), 07 X (D)1, 86) = (F), 130
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               PD ((*A):02 X (D)2.88 X (N).91)
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  KEYS:
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A = BASE RATE B = FLAT CHARGE D = INCR. LIMIT FACTOR K = SMP.PKG MOD

N = SINGLE LIMIT DISC. F = FINAL RATE

Q = EXPOSURE AL = PCT. OF BASE RATE

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The company located these documents in its
business records. At this time, the company
TERMINAL ID: 5311 (CONTINUED ON FOILD START THESE SECTION STARTS)

COMMERCIAL LINES AUTOMATION - GENERAL LIABILITY DETAIL (CONT) PAGE: 3

SYSTEM ADDRESS: 35687P SHORT NAME: LACANA POLICY NUMBER: 53 SMP

CLASS INFORMATION

STOP-GAP COVERAGE

STATE: NV

CLASS CD: 109997

PREMIUM BASIS: PAYROLL RATING BASIS: PER 100

EXPOSURE: 96000

PŘEMIUM 28. 00

29.00

14.00

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SUPPLEMENTAL FERSONAL INJURY

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EROAD FORM

:PD (AQ) ... 2000

65. 00

GRAND TOTAL . 1,209.00

KEYS:

AR - PCT. OF PREMIUM

TERMINAL ID: 5311

The company located these documents in its business records. At this time, the company does not certify that these socialistic a complete and accurate copy of the policy a complete and accurate copy of the policy.

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Form PP

Burglary

SMP Section I Only

☐ Prepaid

☐ Annual Installment

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AUDTT 20 YR RETENTION LARGE RISK

INFORMATION MESSAGE: PARTIALLY SUPPORTED AAR INTERFACE COMPLETED INTERNAL LARGE RISK GENERATED

> The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

DUPLICATE

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This schedule forms a part of Policy No. 53 SMP CF7025 issued by the designated HARTFORD INSURANCE GROUP COMPANY, and takes effect on the effective date of this policy, or, if attached thereto, then the effective date of the Change Endorsement.

No.	Full Description	Amounts or Limits of Insurance
1.	SPECTROMETER-GEOMETRICS-GAMMA RAY, MODEL GR310	\$ 3696.00
2.	MT. SARRIS PORTABLE LOGGING UNIT-MODEL 1000-C	12,320.00
3.	SCINTILLATION COUNTER-MT SAPRIS - MODEL 132	1,848.00
4.	SCINTILLATION, GEOMETRICS, MODEL 101	1,570.00
5.	DELETED	
6.	MODEL 44.2 ENERGY GAMMA SCINTILLATOR	493.00
7.	SAMPLE SPLINTTER-FOUR SAMPLE PADS #638	300.00
8.	PORTABLE GAMMA RAY SPECTROMETER, EXPLORANIUM, MODEL-GR-310	3,634.00
9.	SCINTILLATION, GEOMETRICS, MODEL 101	1,571.00
10.	DELETED	
11.	MCFAR SPECTAMETER MODEL TVA-IA	1,971.00
12.	energy gamma scintelometer model 44-2	492.00
13.	MOCROFISCHE READER REALIST VALIAN II, MODEL 3375A, SERIAL #107580	277.00
14.	MICROSCOPE-UNITRON S#803038	782.00
i5.	KEMMER WATER SAMPLER S#1200-C15	248.00
16.	WEST POCKET SECRETARY S#329868	260.00
17.	TEXAS INSTRUMENT CALCULATOR PG100A S#4977814 LTA2878	170.00
18.	TWO PORTABLE CONDUCTIVITY METERS	400.00
	TOTAL	\$30,032.00

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

**Schedule** 

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MP 12 01 (Ed. 02 79)

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THIS ENDORSEMENT FORMS A PART OF THE POLICY NUMBERED BELOW: 7 **FROM** T0 ENDORSEMENT EFFECTIVE DATE | POLICY NUMBER **TERM** 03 27 82 YRS 03 27 81 53 SMP CF7025 12 28 81 COMPANY HARTFORD ACCIDENT & INDEMNITY CO AUTHORIZED REPRESENTATIVE'S NAME AND MAILING ADDRESS INSURED'S NAME AND MAILING ADDRESS LACANA MINING, INC. INSURANCE MANAGEMENT SERVICES P.O. BOX 11305 RENO, NV 89510 PRODUCER CODE 600107 **POLICY CHANGES** LOCATION #1 IS AMENDED TO 940 MATLEY LN., SUITE 10 - LOC #2 - ADD FOR LIABILITY 900 SQ PT - 940 MATLEY LANE SUITE 13 - CODE 65198 - LESSOR'S RISK - LOC #3 IS ADDED - 2005 IRONWOOD PARKWAY, COEUR D'ALENE, IDAHO FRAME - \$1,000 OFC. CONTS -ALL RISK - LIAB CODE 65121 - OFC SQ FT 320 SPECIFY FORM NOS. AND EDITION DATES AFFECTED BY POLICY CHANGES: SECTION I—PROPERTY COVERAGE **PREMIUMS** LIMITS OF LIABILITY RATES Add'l Bldg. Coverage Loc. New **Previous Previous** New **Previous** New Return Description No. No. \$ \$ \$ \$ \$ \$ \$ \$ SECTION II—LIABILITY COVERAGE LIMITS OF LIABILITY **PREMIUMS COVERAGE** Add'I Return **Previous** New **Previous** New SMP Liability Insurance Form: \$ ea. Occurrence **Bodily Injury and Property** ea. Occurrence \$ \$ \$ Damage Liability \$ **Aggregate** (Combined Single Limit) Aggregate **Premises Medical Payments** \$ SMP Liability Insurance ea. Person ea. Person Form \$ \$ \$ Medical Payments \$ ea. Accident Coverage Part ea. Accident **BODILY INJURY LIABILITY** Forms other than SMP Liability Insurance \$ \$ Specify Coverage Part ea. Occurrence ea. Occurrence **Aggregate** Aggregate PROPERTY DAMAGE LIABILITY \$ \$ ea. Occurrence \$ ea. Occurrence Aggregate **Revised Dual Limits:** Aggregate INSTALLMENT PAYMENT PREMIUMS **Additional** Return **Previous** The swimplany located these educuments in the Dates of subsequent installments, business records. At this time, the company if payable in annual installments: PREMIUM DUE AT EFFECTIVE DATE OF ENDORSEMENT: 12 Total for remainder of policy term:

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MP 12 01 (Ed. 02 79)

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MP 12 01 (Ed. 02 79)

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Agency, By





#### ADDITIONAL INSURED (Premises Leased to the Named Insured)

IN LIEU OF PREVIOUS

Named Insured and Address

nated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

LACANA MINING INC PO BOX 11305 RENO NV 89510

Effective date 03 27 81

12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following: COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE STOREKEEPERS' LIABILITY INSURANCE

It is agreed that the "Persons Insured" provision is amended to include as an *insured* the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the *named insured*, and subject to the following additional exclusions:

The insurance does not apply:

- to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
- to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

#### SCHEDULE

Designation of Premises (Part Leased to Named Insured)

940 MATLEY LANE #13 RENO NV 89502

Name of Person or Organization (Additional Insured)

WALTER & VIVIAN COX HELEN & ROSS WHITACRE AND DORTHELLA & PAUL SILVA Premiums

**Bodily** Property Damage Injury Liability Liability INCL

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



THE HARTFORD

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Countersigned by......

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

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MP 12 01 (Ed. 02 79)

# ADDITIONAL INSURED (Premises Leased to the Named Insured)



Named Insured and Address

This endorsement forms a part of Policy No. 53. SNP CF7025 issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

LACAHA MINING, INC. P.O. BOX 11305 REHO, NV 89510

. Effective date 03/27/81

12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE

OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

STOREKEEPERS' LIABILITY, INSURANCE

It is agreed that the "Persons Insured" provision is amended to include as an *insured* the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the *named insured*, and subject to the following additional exclusions:

The insurance does not apply:

- 1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
- 2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

#### SCHEDULE

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Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Bodily Injury Liability	Property Damage Liability
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reno, hv 89502	hklen & Ross Whitacer	• .	

AND DORTHELIA & PAUL SILVA

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



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The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

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							PRODU	CER CODE			<u> </u>	UDIT
	ADDING FOLLOWING ITEM TO XC - CONTRACTOR'S EQUIPMENT SCHEDULE:  1 - GATES 32ASR-TELEX-MACHINE S#101206 - VALUE - \$3,000.											
	SPECIFY FORM NOS. AND EDITION DATES AFFECTED BY POLICY CHANGES:											
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DUPLICATION (Ed. 02 79)

IJ;∐ Ľ(Eď./02 79) .... JRMS A PART OF THE POLICY NUMBERED BELOW: #3 ENDORSEMENT EFFECTIVE DATE | POLICY NUMBER 8-14-81 | 53 SMP CF **TERM FROM** TO 3-27-81 3-27-82 53 SMP CF7025 1 YRS COMPANY HARTFORD ACCIDENT AND INDEMNITY COMPANY AUTHORIZED REPRESENTATIVE'S NAME AND MAILING ADDRESS INSURED'S NAME AND MAILING ADDRESS LACANA MINING. INC. P. O. BOX 11305 RENO, NV 89510 PRODUCER CODE **POLICY CHANGES** SECTION I ON THE XC PORTION OF THIS POLICY. THE FOLLOWING ARE HEREBY ADDED TO THE CONTRACTORS EQUIPMENT SCHEDULE: 2 WALKIE TALKIES. REALISTIC MODEL TRC280A. S#172957 & 184893. VALUE AT \$250.00 EACH. 1 HOMELITE GENERATOR S#E3178156, VALUE \$300.00, MODEL MP17001 SPECIFY FORM NOS. AND EDITION DATES AFFECTED BY POLICY CHANGES: SECTION I—PROPERTY COVERAGE **PREMIUMS** LIMITS OF LIABILITY RATES ☐ Add'l Coverage Loc. Bldg. **Previous** New **Previous** New **Previous** Return Description No. No. \$ \$ \$ \$ \$ \$ SECTION II—LIABILITY COVERAGE LIMITS OF LIABILITY **PREMIUMS COVERAGE** Add'l Return **Previous** New, **Previous** New The William SMP Liability Insurance Form: ea. Occurrence **Bodily Injury and Property** ea. Occurrence Damage Liability <u>୍ '</u>ନଦା Aggregate (Combined Single Limit) Aggregate Premises Medical Payments \$ GODLING GODLING SMP Liability Insurance ea. Person ea. Person Form ☐ Medical Payments ea. Accident ea. Accident Coverage Part **BODILY INJURY LIABILITY** Forms other than SMP Liability Insurance ea. Occurrence ea. Occurrence Specify Coverage Part Aggregate Aggregate PROPERTY DAMAGE LIABILITY ea. Occurrence ea. Occurrence Aggregate **Revised Dual Limits:** Aggregate INSTALLMENT PAYMENT PREMIUMS Additional Dates of subsequent installments, if payable in annual installments: 3. PREMIUM DUE AT EFFECTIVE DATE OF ENDORSEMENT: Total for remainder of policy term: , LJ/BT/9-9-81 a complete and accurate copy of the policy.

Agency, By

MP 12 01 (Ed. 02 79)

CHANGE ENDORSEMENT

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AUDIT	(Éd. 02-79

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Comments...

Form OA-1130-D-1 Printed in U.S.A.

COMPANY COPY

business records. At this time, the company does not certify that these documents constitute

#### ≨க∴MIUM CODING RECORD (PCR)

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PCIS/PCRS_TO_BE_MANUAloes not certify that these documents constitute

a complete and accurate copy of the policy.

Form OA-1130-D-1 Printed in U.S.A.

Comments.

# Supplementary Coverage Endorsement Personal Injury and Additional Insured (Employees)



#### THE HARTFORD

Named Insured and Address

This endorsement forms a part of Policy No......issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE
SPECIAL MULTI-PERIL POLICY LIABILITY INSURANCE

Insured's Participation ______ %

#### it is agreed that:

- 1. The insurance afforded under the Coverage for Bodily Injury Liability is extended to apply to damages because of personal injury, subject to the following additional provisions:
  - 1. This extended insurance does not apply:
    - (a) to liability for personal injury assumed by the insured under any contract or agreement;
    - (b) to personal injury arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of
    - (c) to personal injury sustained by any person as the result of an offense directly or indirectly related to the employment of such person by the named insured;
    - d) to personal injury arising out of libel, slander, defamation, disparagement or violation of an individual's right of privacy, if the first publication or utterance of the same or similar material giving rise to the offense was made prior to the effective date of this incurance;
    - (e) to personal injury arising out of any publication or utterance of defamatory or disparaging material concerning any person, organization or business enterprise, or his or its products or services, made by or at the direction of any insured with knowledge of the falsity
    - (f) to personal injury arising out of any publication or utterance of defamatory or disparaging material or material violating an individual's right of privacy made in the course or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the named insured.
  - When used in reference to this insurance:
    - "personal injury" means injury sustained by any person or organization and arising out of a personal injury offense committed during the policy period within the policy territory:
    - "personal injury offense" means (a) false arrest, detention or imprisonment, or malicious prosecution: (b) libel, slander, defamation, disparagement or violation of an individual's right of privacy; or (c) wrongful entry or eviction or other invasion of the right of private occupancy.
  - 3. The "Limits of Liability" provision is amended by adding the following thereto:
    - The total liability of the company for all damages because of all personal injury to which this insurance applies shall not exceed the amount stated in the Schedule as the limit of bodity injury liability and as applicable to "each occurrence".
    - With respect to any claim because of personal injury, the company shall not be liable for a greater proportion of any loss than the difference between the participation percentage, if any, stated above and one hundred percent, and the balance of the loss shall be borne by the insured; provided the company may pay the insured's portion of a loss to effect settlement of the loss, and, upon notification of the action taken, the named insured shall promptly reimburse the company therefor.
- II. The "Persons Insured" provision is amended to include as an insured any employee of the named insured while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:
  - (1) to bodily injury or personal injury to (a) another employee of the named insured arising out of or in the course of his employment or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof:
  - (2) to property damage to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by (a) another employee of the named insured, or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company: provided that if this endorsement takes effect of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a suthorized agent of the company shall constitute valid countersignature of this endorsement.

business records. At this time, the company does not certify that these documents constitute complete and accurate copy of the policy.

Authorized Agent



# SPECIAL MULTI - PERIL POLICY

#### Form 4253

The Company providing this insurance is the member of The Hartford Insurance Group designated in the Declarations (a stock insurance company, herein called The Company)

IN CONSIDERATION OF THE PREMIUM, insurance is provided the named insured with respect to the premises designated in Item 4 of the Declarations and with respect to those coverages and kinds of property for which a specific limit of liability is shown, subject to all of the terms of this policy including forms and endorsements made a part hereof.

In Witness Whereof, the Company has caused this policy to be signed by its President and Secretary, but the same shall not be binding unless countersigned on the declarations page by a duly authorized agent of the Company.

Mechael S. Wilder, Secretary

DeRoy C. Thomas, President



#### PRODUCTS HAZARD EXCEPTIONS

Named Insured and Address

Effective date

.12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that the products hazard does not include bodily injury or property damage arising out of the named insured's products manufactured, sold, handled or distributed in connection with (1) the use of any premises described in this endorsement, owned by or rented to the named insured or (2) any operation, described in this endorsement, conducted by or on behalf of the named insured.

Description of Premises and Operations:

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



THE HARTFORD

## SPECIAL MULTI-PERIL POLICY CONDITIONS AND DEFINITIONS GENERAL CONDITIONS



The following Conditions apply to Section 1 and 11 except as otherwise indicated. Additional Conditions or modifications of the following Conditions may appear in the specific coverage sections.

Premium. All premiums for this policy shall be computed in accordance with the Company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

If this policy is issued for a period in excess of one year with a specified expiration date and a premium is payable at each anniversary, such premium shall be determined annually on the basis of the rates in effect at the anniversary date.

If this policy is issued for a period without a specified expiration date, it may be continued by payment of the required premium for the succeeding annual period. Such premium must be paid to the Company prior to each anniversary date; if not so paid, this policy shall expire on the first anniversary date that the said premium has not been received by the Company.

- Time of Inception. To the extent that coverage in this policy replaces coverage in other policies terminating noon standard time on the inception date of this policy, coverage under this policy shall not become effective until such other coverage has terminated.
- 3. Cancellation. This policy may be cancelled by the named insured by surrender thereof to the Company or any of its authorized agents or by mailing to the Company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the Company by mailing to the named insured at the mailing address shown in the Declarations, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the named insured or by the Company shall be equivalent to mailing.

If the named insured cancels, the Company shall, upon demand and surrender of this policy, refund the excess of paid premium above the customary short rates for the expired time. If the Company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

Notice of cancellation addressed to the named insured and mailed to the mailing address shown in the Declarations shall be sufficient notice to effect cancellation of this policy.

- 4. Concealment or Fraud. This policy is void if any insured has intentionally concealed or misrepresented any material fact or circumstance relating to this insurance.
- Assignment. Assignment of interest under this policy shall not bind the Company until its consent is endorsed hereon. However, if the named insured shall die, this insurance shall apply:
  - (a) to the named insured's legal representative, as the named insured, but only while acting within the scope of his duties as such; or
  - (b) to the person having temporary custody of the property of the named insured but only until the appointment and qualification of the legal representative.

#### Subregation.

- (a) In the event of any payment under this policy, the Company shall be subrogated to all the insured's rights of recovery against any person or organization and the insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The insured shall do nothing after loss to prejudice such rights.
- (b) The Company shall not be bound to pay any loss if the insured has impaired any right of recovery for loss; however, it is agreed that the insured may:
  - (1) as respects property while on the premises of the insured, release others in writing from liability for loss prior to loss, and such release shall not affect the right of the insured to recover bereunder, and
  - (2) as respects property in transit, accept such bills of tading, receipts or contracts of transportation as are ordinarily issued by carriers containing a limitation as to the value of such goods or merchandise.
- 7. Inspection and Audit. The Company shall be permitted but not obligated to inspect the named insured's property and operations at any time. Neither the Company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking on behalf of for for the benefit of the named insured or others to determine or warrant that such property or operations are safe or healthful or are in compliance with any law, rule or regulation.

The Company may examine and audit the named insured's books and records at any time during the policy period and extensions and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

- 8. Liberalization Clause. In the event any filing is submitted to the insurance supervisory authorities on behalf of the Company, and:
  - (a) the filing is approved or accepted by the insurance authorities to be effective while this policy is in force or within 45 days prior to its inception; and
  - (b) the filing includes insurance forms or other provisions that would extend or broaden this insurance by endorsement or substitution of form, without additional premium;

the benefit of such extended or broadened insurance shall inure to the benefit of the insured as though the endorsement or substitution of form had been made.

- Insurance Under More Than One Coverage, Part or Endorsement. In the event that more than one coverage, part or endorsement of this policy insures the same loss, damage or claim, the Company shall not be liable for more than the actual loss or damage sustained by the insured.
- 10. Waiver or Change of Provisions. The terms of this insurance shall not be waived, changed or modified except by endorsement issued to form a part of this policy.

#### CONDITIONS APPLICABLE TO SECTION 1

- 1. Policy Period, Territory. Section 1 of this policy applies only to loss to property during the policy period while such property is within or between the fifty states of the United States of America, the District of Columbia and Puerto Rico.
- 2. Deductible. Unless otherwise provided in the Declarations:
  - (a) The sum of \$100 shall be deducted from the amount of loss to property in any one occurrence. This deductible shall apply:
    - (1) separately to each building, including personal property therein:
    - (2) separately to personal property in each building if no coverage is provided on the containing building; and
    - (3) separately to personal property in the open (including within vehicles).
  - (b) The aggregate amount of this deductible in any one occurrence shall not exceed \$1,000.
- 3. Coinsurance Clause. The Company shall not be liable for a greater proportion of any loss to property covered than the limit of liability under this policy for such property bears to the amount produced by multiplying the actual cash value of such property at the time of the loss by the coinsurance percentage stated in the Declarations.

In the event that the aggregate claim for any loss is both less than \$10,000 and less than 5% of the limit of liability for all contributing insurance applicable to the property involved at the time such loss occurs, no special inventory or appraisement of the undamaged property shall be required providing that nothing herein shall be construed to waive the application of the first paragraph of this clause.

If insurance under Section I of this policy is divided into separate limits of liability, the foregoing shall apply separately to the property covered under each such limit of liability.

- 4. Removal. This policy covers toss by removal of the property covered hereunder from premises endangered by the perils insured against, and the amount of insurance applies pro rata for five days at each proper place to which such property shall necessarily be removed for preservation.
- 5. Debris Removal. This policy covers expense incurred in the removal of debris of the property covered which may be occasioned by loss by any of the perils insured against in this policy. The total amount recoverable under this policy for both loss to property and debris removal expense shall not exceed the limit of liability applying to the property. Cost of removal of debris shall not be considered in the determination of actual cash value when applying the Coinsurance Clause.
- 6. War Risk And Governmental Action Exclusion. This policy under Section I shall not apply to loss caused, directly or indirectly, by or due to any act or condition incident to the following:
  - (a) hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack (i) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, mayal or air forces; or (ii) by military, naval or air forces; or (iii) by an agent of any such government, power, authority or forces, it being understood that any discharge, explosion or use of any weapon of war employing nuclear fission or fusion shall be conclusively presumed to be such a hostile or warlike action by such a government, power, authority or forces;
  - (b) insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence; seizure or destruction under quarantine or custom's regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade.

#### 7. Nuclear Clause And Nuclear Exclusion.

(a) Nuclear Clause (Not Applicable in New York). The word "Tire" in this policy is not intended to and does not embrace nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and loss by nuclear reaction or nuclear radiation or radioactive contamination is not intended to be and is not insured against by this policy, whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed the or aggravated by "fire" or any other perils insured against by this

policy. However, subject to the foregoing and all provisions of this policy, direct loss by "fire" resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.

- (b) Nuclear Clause (Applicable only in New York): This policy does not cover loss or damage caused by nuclear reaction or nuclear radiation or radioactive contamination, all whether directly or indirectly resulting from an insured perit under this policy.
- (c) Nuclear Exclusion (Not Applicable in New York): Loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, or due to any act or condition incident to any of the foregoing is not insured against by this policy, whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by any of the perils insured against by this policy; and nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, is not "explosion" or "smoke". This clause applies to all perils insured against hereunder except the peril of fire, which is otherwise provided for in the nuclear clause above.

#### Other Insurance.

- (a) If at the time of loss there is other insurance written in the name of the insured upon the same plan, terms, conditions and provisions as contained in this policy, herein referred to as Contributing Insurance, the Company shall be liable for no greater proportion of any loss than the limit of liability under this policy bears to the whole amount of insurance covering such loss.
- (b) If at the time of loss there is other insurance other than that as described in (a) above, the Company shall not be liable for any loss hereunder until:
  - (1) the Liability of such other insurance has been exhausted, and
  - (2) then for only such amount as may exceed the amount due from such other insurance, whether collectible or not.
- 9. Duties Of The Named Insured After A Less. In case of loss the named insured shall:
  - (a) give immediate written notice of such loss to the Company:
  - (b) protect the building and personal property from further damage, make reasonable temporary repairs required to protect the property, and keep an accurate record of repair expenditures;
  - (c) prepare an inventory of damaged personal property showing in detail, quantity, description, actual cash value and amount of loss. Attach to the inventory all bills, receipts and related documents that substantiate the figures in the inventory;
  - (d) exhibit the remains of the damaged property as often as may be reasonably required by the Company and submit to examination under eath:
  - (e) submit to the Company within 60 days after requested a signed, sworn statement of loss that sets forth to the best of the named insured's knowledge and belief:
    - (1) the time and cause of loss;
    - (2) interest of the insured and all others in the property involved and all encumbrances on the property;
    - (3) other policies of insurance that may cover the loss;
    - (4) changes in title or occupancy of the property during the term of the policy;
    - (5) specifications of any damaged building and detailed estimates for repair of the damage;
    - (6) an inventory of damaged personal property described in (c)
  - (f) give notice of such  $\dots$  to the proper police authority if loss is due to a violation of law.
- 10. Appraisal. If the named insured and the Company fail to agree on the amount of the loss, either can demand that the amount of loss be set by appraisal. If either party makes a written demand for appraisal, each shall

cxi select a competent independent appraiser. Each shall notify the other of The dometic representative the selection of the written demand. The written demand. The written demand business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the p

The two appraisers shall select a competent, impartial umpire. If the appraisers are unable to agree upon an umpire within fifteen (15) days, the mamed insured or the Company may petition a judge of a Court of Record in the state where the insured premises is located to select an umpire.

The appraisers shall then set the amount of the loss. If the appraisers submit a written report of an agreement to the Company, the amount agreed upon shall be the amount of the loss. If the appraisers fail to agree within a reasonable time, they shall submit their differences to the umpire. Written agreement signed by any two of these three shall set the amount of loss.

Each appraiser shall be paid by the party selecting that appraiser. Other expenses of the appraisal and compensation of the empire shall be paid aqually by the named insured and the Company.

- 11. Company Options. If the Company gives notice within thirty (30) days after it has received a signed, sworn statement of loss, it shall have the option to take all or any part of the property damaged at an agreed value, or to repair, rebuild or replace it with equivalent property.
- Abandonment Of Property. The Company need not accept any property abandoned by an insured.
- 13. Payment Of Loss. The Company will pay all adjusted claims within thirty (30) days after presentation and acceptance of the proof of loss.
- 14. Privilege To Adjust With Owner.
  - (a) Except as provided in (b) below, or unless another payee is specifically named in the policy, loss, if any, shall be adjusted with and payable to the named insured.
  - (b) In the event claim is made for damage to property of others held by the insured, the right to adjust such loss or damage with the owner or owners of the property is reserved to the Company and the receipt of payment by such owner or owners in satisfaction thereof shall be in full satisfaction of any claim of the insured for which such payment has been made.

If legal proceedings be taken to enforce a claim against the insured as respects any such loss or damage, the Company reserves the right at its option without expense to the insured to conduct and control the defense on behalf of and in the name of the insured. No action of the Company in such regard shall increase the liability of the Company under this policy, nor increase the limits of liability specified in the policy.

- 15. Suit. No suit shall be brought on this policy unless the insured has complied with all the policy provisions and has commenced the suit within one year after the loss occurs.
- 16. Permits And Use. Except as otherwise provided, permission is granted:
  - (a) to make alterations and repairs:
  - (b) in the event of loss hereunder, to make reasonable repairs, temporary or permanent, provided such repairs are contined solely to the protection of the property from further damage, and provided further that the insured shall keep an accurate record of such repair expenditures. The cost of any such repairs directly attributable to damage by any peril insured against shall be included in determining the amount of loss hereunder. Nothing herein contained is intended to modify the policy requirements applicable in case loss occurs, and in particular the requirement that, in case loss occurs, the insured shall protect the property from further damage.
- 17. Vacancy, Unoccupancy and Increase of Hazard.
  - (a) This Company shall not be liable for loss occurring while a described building, whether intended for occupancy by owner or tenant is vacant beyond a period of sixty consecutive days. "Vacant" or "Vacancy" means containing no contents pertaining to operations or activities customary to occupancy of the building, but a building in process of construction shall not be deemed vacant.
  - (b) Permission is granted for unoccupancy.
  - (c) Unless otherwise provided in writing added hereto this Company shall not be liable for loss occurring while the hazard is increased by any means within the control or knowledge of the insured.

18. Protective Safeguards. If as a condition of this insurance that the insured shall maintain so far as is within his control such protective safeguards as are set forth by endorsement hereto.

Failure to maintain such protective safeguards shall suspend this insurance only as respects the location or situation affected for the time of such discontinuance.

19. Mortgage Clause—Applicable Only To Buildings. This clause is effective if a mortgagee is named in the Declarations. The word "mortgagee" includes "trustee". Loss to buildings shall be payable to the named mortgage as interest may appear, under all present or future mortgages on the buildings described in the Declarations in order of precedence of mortgages on them.

As it applies to the interest of any mortgagee designated in the Declarations, this insurance shall not be affected by any of the following:

- (a) any act or neglect of the mortgagor or owner of the described buildings;
- (b) any foreclosure or other proceedings or notice of sale relating to the property:
- (c) any change in the title or ownership of the property;
- (d) occupancy of the premises for purposes more hazardous than are permitted by this policy;

provided, that in case the mortgagor or owner shall neglect to pay any premium due under this policy, the mortgagee shall, on demand, pay the premium

The mortgagee shall notify the Company of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of the mortgagee. Unless permitted by this policy, such change of ownership or occupancy or increase of hazard shall be noted on the policy and the mortgagee shall on demand pay the premium for the increased hazard for the term it existed under this policy. If such premium is not paid, this policy shall be null and void.

The Company reserves the right to cancel this policy at any time as provided by its terms. If so cancelled, this policy shall continue in force for the benefit only of the mortgagee for ten days after notice to the mortgagee of such cancellation and shall then cease. The Company shall have the right to cancel this agreement on ten days notice to the mortgagee.

When the Company shall pay the mortgagee any sum for loss under this policy, and shall claim that, as to the mortgagor or owner, no liability therefor existed, the Company shall, to the extent of such payment, be thereupon legally subrogated to all the rights of the mortgagee to whom such payment shall have been made, under the mortgage debt. In lieu of taking such subrogation, the Company may, at its option, pay to the mortgagee the whole principal due or to grow due on the mortgage, with interest accrued and shall thereupon receive a full assignment and transfer of the mortgage and of all such other securities. However, no subrogation shall impair the right of the mortgagee to recover the full amount of said mortgagee's claim.

- 20. Recoveries. In the event the Company has made a payment for loss under the policy and a subsequent recovery is made of the lost or damaged property, the insured shall be entitled to all recoveries in excess of the amount paid by the Company, less only the actual cost of effecting such recoveries.
- 21. Loss Clause. Any loss hereunder shall not reduce the amount of this incurance.
- 22. No Benefit To Ballee. This insurance shall not inure directly or indirectly to the benefit of any carrier or other bailee.
- 23. No Control. This insurance shall not be prejudiced:
  - (a) by any act or neglect of the owner of any building if the insured is not the owner thereof, or by any act or neglect of any occupant (other than the insured) of any building when such act or neglect of the owner or occupant is not within the control of the insured, or
  - (b) by failure of the insured to comply with any warranty or condition contained in any endorsement attached to this policy with regard to any portion of the premises over which the insured has no control.

#### CONDITIONS APPLICABLE TO SECTION II

- 1. Supplementary Payments. The Company will pay, in addition to the applicable limit of liability:
  - (a) all expenses incurred by the Company, all costs taxed against the insured in any suit defended by the Company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the Company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the Company's liability thereon;
  - (b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bands required of the insured because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed \$250 per bail bond, but the Company shall have no obligation to apply for or furnish any such bonds;
  - (c) expenses incurred by the insured for first aid to others at the time of an accident, for bedily injury to which this policy applies:
  - (d) reasonable expenses incurred by the insured at the Company's request in assisting the Company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed \$25 per day.
- Premium. Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period (or part thereof terminating with the end of the policy period) designated in the Declarations as the audit period the earned premium shall be computed for such period and, upon notice thereof to the named insured shall become due and payable. If the total earned premium for the policy period is tess than the premium previously paid, the Company shall return to the named insured the unearned portion paid by the named

The named insured shall maintain records of such information as is necessary for premium computation and shall send copies of such records to the Company at the end of the policy period and at such times during the policy period as the Company may direct.

- 3. Financial Responsibility Laws. When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for bodily injury liability or for property damage liability shall comply with the provisions of such law to the extent of the coverage and timits of liability required by such law. The Insured agrees to reimburse the Company for any payment made by the Company which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph.
- 4. Insured's Duties in the Event of Occurrence, Claim or Suit.
  - (a) In the event of an occurrence, written notice containing particulars sufficient to identify the insured and also reasonably obtainable information with respect to the time, place and circumstances thereof and the names and addresses of the injured and of available witnesses shall be given by or for the insured to the Company or any of its authorized agents as soon as practicable.
  - (b) If claim is made or suit is brought against the insured, the insured shall immediately forward to the Company every demand, notice, summons or other process received by him or his representative.
  - (c) The Insured shall cooperate with the Company and, upon the Company's request, assist in making settlements, in the conduct of suits and in emorcing any right of contribution or indemnity against any person or organization who may be liable to the insured because of injury or damage with respect to which insurance is afforded under this policy; and the insured shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The insured shall not, except at his own cost, voluntarily make any portant, assume any obligation or incur any expense other than for first aid to others at the time of accident.
- 5. Medical Reports; Proof and Payment of Claim. As soon as practicable the insured person or someone on his behalf shall give to the Company written proof of claim, under oath if required, and shall, after each request from the Company, execute authorization to enable the Company to obtain medical reports and copies of records. The injured person sha

when and as often as the Company may reasonably require. The Company may pay the injured person or any person or organization rendering the services and the payment shall reduce the amount payable hereunder for such injury. Payment hereunder shall not constitute an admission of liability of any person or, except hereunder, of the Company.

6. Action Against Company. No action shall lie against the Company unless, as a condition precedent thereto, there shall have been full Compliance with all of the terms of this policy, nor until the amount of the insured's obligation to pay shall have been finally determined either by judgment against the insured after actual trial or by written agreement of the insured, the claimant and the Company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the Company as a party in any action against the insured to determine the insured's liability, nor shall the Company be impleaded by the insured or his legal representative. Bankruptcy or insolvency of the insured or of the insured's estate shall not relieve the Company of any of its obligations

7. Other Insurance. The insurance afforded by this policy is primary insurance, except when stated to apply in excess of or contingent upon the absence of other insurance. When this insurance is primary and the insured has other insurance which is stated to be applicable to the loss on an excess or contingent basis, the amount of the Company's liability under this policy shall not be reduced by the existence of such other insurance.

When both this insurance and other insurance apply to the loss on the same basis, whether primary, excess or contingent, the Company shall not be liable under this policy for a greater proportion of the loss than that stated in the applicable contribution provision below:

- (a) Contribution by Equal Shares, If all of such other valid and collectible insurance provides for contribution by equal shares, the Company shall not be liable for a greater proportion of such loss than would be payable if each insurer contributes an equal share until the share of each insurer equals the lowest applicable limit of liability undone policy or the full amount of the loss is paid, and with re-to contribute equal shares of the remaining amount or a cass until each such insurer has paid its limit in full or the full amount of the
- (b) Contribution by Limits. If any of such other insurance does not provide for contribution by equal shares, the Company shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.
- 8. Annual Aggregata, If this policy is issued for a period in excess of one year, any limit of the Company's liability stated in this policy as "aggregate" shall apply separately to each consecutive annual period.
- 9. Nuclear Exclusion.
- This policy does not apply:
  - (a) Under any Liability Coverage, to bodily injury or property damage (1) with respect to which an insured under this policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada. or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
    - (2) resulting from the hazardous properties of nuclear material and with respect to which (i) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (ii) the insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United Saltes of America, or any agency thereof, with any person or organization.
  - (b) Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurr with respect to bodily injury resulting from the hazardous propert.

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(c) Under any Liability Coverage, to bodily injury or property damage resulting from the hazardous properties of nuclear material, if

- (1) the nuclear material (i) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (ii) has been discharged or dispersed therefrom:
- (2) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or
- (3) the bodily injury or property damage arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any muclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to property damage to such nuclear facility and any property thereat.

#### II. As used in this exclusion

"hazardous properties" include radioactive, toxic or explosive properties;

"nuclear material" means source material, special nuclear material or byproduct material;

"source material", "special nuclear material", and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor:

"waste" means any waste material (1) containing byproduct material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof;

#### "Ruclear facility" means

- (a) any nuclear reactor,
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste,
- (c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235.
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste.

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations:

"muclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material:

"property damage" includes all forms of radioactive contamination of property.

#### **DEFINITIONS APPLICABLE TO SECTION II**

When used in the provisions applicable to Section II of this policy (including endorsements forming a part bereof):

"automobile" means a land motor vehicle, trailer or semitrailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include mobile equipment;

"bodly injury" means bodily injury, sickness or disease sustained by any person which occurs during the policy period, including death at any time resulting therefrom;

"collapse hazard" includes "structural property damage" as defined herein and property damage to any other property at any time resulting therefrom. "Structural property damage" means the collapse of or structural injury to any building or structure due to (1) grading of land, exavating, borrowing, filling, back-filling, tunneling, pile driving, cofferdam work or caisson work, or (2) moving, shoring, underpinning, raising or demolition of any building or structure or removal or rebuilding of any structural support thereof. The collapse hazard does not include property damage (1) arising out of operations performed for the named issuered by independent contractors, or (2) included within the completed operations hazard or the underground property damage hazard, or (3) for which liability is assumed by the insured under an incidental centract;

"completed operations hazard" includes bodily injury and property damage arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the named insured. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (1) when all operations to be performed by or on behalf of the named imured under the contract have been completed.
- (2) when all operations to be performed by or on behalf of the named insured at the site of the operations have been completed, or
- (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The completed operations hazard does not include bodily injury or property damage arising out of

- (a) operations in connection with the transportation of property, unless the bodily injury or property damage arises out of a condition in or on a vehicle created by the loading or unloading thereof,
- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or
- (c) operations for which the classification stated in the policy or in the company's manual specifies "including completed operations";

"elevator" means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery; but does not include an automobile servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hod or material hoist used in alteration, construction or demoition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet;

"explosion hazard" includes property damage arising out of blasting or explosion. The explosion hazard does not include property damage (1) arising out of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment, or (2) arising out of operations performed for the named insured by "idependent contractors, or (3) included within the completed operations hazard or the underground property damage hazard, or (4) for which liability is assumed by the insured under an incidental contract;

"incidental contract" means any written (1) lease of premises, (2) essement agreement, except in connection with construction or demolition

operations on or adjacent to a railroad, (3) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (4) sidetrack agreement, or (5) elevator maintenance agreement;

"Insured" means any person or organization qualifying as an insured in the "Persons Insured" provision of the applicable insurance coverage. The insurance afforded applies separately to each insured against whom claim is made or suit is arought, except with respect to the limits of the company's liability;

"mebile equipment" means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the named insured, including the ways immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; aircompressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well servicing equipment;

"named insured" means the person or organization named in Item 1. of the declarations of this policy:

"named insured's products" means goods or products manufactured, sold, handled or distributed by the named insured or by others trading under his name, including any container thereof (other than a vehicle), but "named insured's products" shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold:

"occurrence" means an accident, including continuous or repeated exposure to conditions, which results in bodily injury or property damage neither expected nor intended from the standpoint of the imured;

"policy territory" means:

- (1) the United States of America, its territories or possessions, or Canada, or
- (2) international waters or air space, provided the bodily injury or property damage does not occur in the course of travel or transportation to or from any other country, state or nation, or
- (3) anywhere in the world with respect to damages because of bodily injury or property damage arising out of a product which was sold for use or consumption within the territory described in paragraph (1) above, provided the original suit for such damages is brought within such territory;

"products hazard" includes bodily injury and property damage arising out of the named insured's products or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs away from premises owned by or rented to the named insured and after physical possession of such products has been relinquished to others;

"properly damage" means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an occurrence during the policy period;

"underground property damage hazard" includes underground property damage as defined herein and property damage to any other property at any time resulting therefrom. "Underground property damage" means property damage to wires, conduits, pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus in connection therewith, beneath the surface of the ground or water, caused by and occurring during the use of mechanical equipment for the purpose of grading land, paving, excavating, drilling, borrowing, filling, back-filling or pile driving. The underground property damage hazard does not include property damage (1) arising out of operations performed for the named insured by independent contractors, or (2) included within the completed operations hazard, or (3) for which liability is assumed by the insured under an incidental con-

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

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# Extension Schedule for CGL, OLT or MC Coverage Parts of Casualty Insurance Policy or SMP Policy — Section II



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Form L-3125-2 Printed in U.S.A. (NS)

# BROAD FORM PROPERTY DAMAGE ENDORSEMENT

(Including Completed Operations)



Named Insured and Address

This endorsement forms a part of Policy No
Effective dateEffective hour is the same as stated in the Declarations of the Policy.
This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:
COMPREHENSIVE GENERAL LIABILITY INSURANCE
CONTRACTUAL LIABILITY INSURANCE

Classification:

It is agreed that the insurance for property damage liability applies, subject to the following additional provisions:

- A. The exclusions relating to **property damage** to (1) property owned, occupied or used by or rented to the **insured** or in the care, custody or control of the **insured** or as to which the **insured** is for any purpose exercising physical control and (2) work performed by or on behalf of the **named insured** arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith, are replaced by the following exclusions (y) and (z):
  - (y) to property damage
    - to property owned or occupied by or rented to the *insured*, or, except with respect to the use of *elevators*, to property held by the *insured* for sale or entrusted to the *insured* for storage or safekeeping,
    - (2) except with respect to liability under a written sidetrack agreement or the use of elevators to
      - (a) property while on premises owned by or rented to the *insured* for the purpose of having operations performed on such property by or on behalf of the *insured*,
      - (b) tools or equipment while being used by the Insured in performing his operations,
      - (c) property in the custody of the *Insured* which is to be installed, erected or used in construction by the *Insured*,
      - (d) that particular part of any property, not on premises owned by or rented to the insured,
        - (i) upon which operations are being performed by or on behalf of the *Insured* at the time of the *property damage* arising out of such operations, or
        - (ii) out of which any property damage arises, or
        - (iii) the restoration, repair or replacement of which has been made or is necessary by reason of faulty workmanship thereon by or on behalf of the *insured*;
  - (z) with respect to the completed operations hazard and with respect to any classification stated above as "including completed operations", to property damage to work performed by the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith.
- B. The insurance afforded by this endorsement shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof) available to the *Insured*, such as but not limited to Fire and Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the "Other Insurance" Condition is amended accordingly.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

# Amendment — Limits of Liability (Single Limit)



Named Insured and Address

This endorsement forms a part of Policy No	
Effective date Effective hour is the same as stated in the Declarations of the policy.	
This endorsement modifies such insurance as is afforded by the provision	ns of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE

MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE

OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

(Coverage Part "CO/PR")

— (Coverage Part "MC")

— (Coverage Part "MC")

— (Coverage Part "OLT")

CONTRACTUAL LIABILITY INSURANCE
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE

(Coverage Part "K")(Coverage Part "OCP")

#### SCHEDULE

The limit of the company's liability against the following coverages, as afforded under the provisions of each Coverage Part designated by symbol herein, shall be as stated herein, subject to all the terms of this endorsement and the policy having reference thereto.

Coverages	Coverage Perts	Lim	Limits of Liability		
Bodily Injury Liability and Property Damage Liability		\$	,000 each occurrence		
eventy when y meaning area respectly bearings meaning		\$	,000 aggregate — Division t		
		\$	,000 aggregate — Division 2		
Bodily Injury Liability and Property Damage Liability		. \$	.000 each occurrence		

Division 1 — Applicable to damages because of **bodily injury** and **property damage** as specified in paragraph (b) in the "Limits of Liability" provision of this endorsement.

Oivision 2 — Applicable to damages because of all bodily injury and property damage as stated in paragraph (c) in the "Limits of Liability" provision of this endorsement.

It is agreed that, with respect to each of the Coverage Parts designated in the Schedule of this endorsement, the "Limits of Liability" provision thereof is amended to read as follows:

#### LIMITS OF LIABILITY

Regardless of the number of (1) Insureds under this policy, (2) persons or organizations who sustain bodily Injury or property damage, (3) claims made or suits brought on account of bodily Injury or property damage or (4) automobiles or mobile equipment to which this policy applies, the company's liability is limited as follows:

#### Bodily Injury Liability and Property Damage Liability Coverage

(a) The limit of liability stated in the Schedule of this endorsement as applicable to "each occurrence" is the total limit of the company's liability under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of bodily Injury, including damages for care and loss of services, and all property damage as the result of any one occurrence; provided that, with respect to any one occurrence for which notice of this policy is given in tieu of security or when this policy is certified as proof of financial responsibility for the future under the provisions of the motor vehicle financial responsibility law of any state or province, such limit of liability shall be applied to provide the separate limits required by such law, but the separate application of such limit shall not increase the total limit of the company's liability.

Dusiness records. At this time, the company

does not certify that these documents constitute a complete and accurate copy of the policy.

- (b) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate Division 1" is, subject to provision (a) hereof respecting "each occurrence", the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all boddly injury and property damage which is included in any of the numbered subparagraphs below and, in subparagraph (3), with respect either to the headily injury or property damage, or to the bodily injury and property damage (within one or both the hazards identified therein) for which insurance is included under at least one such Coverage Part:
  - (1) all property damage arising out of premises or opegations rated on a remineration basis or contractor's equipment rated on a receipts' basis, including property damage for which lightly is passumed under any teolegantal contract relating to such premises or operations, but excluding property damage included in subparagraph (2) below;
  - (2) all property damage arising out of end cogniting in the course of operations performed for the named incured by independent contractors, and general supervision thereof by the patient supervision thereof by the patient supervision thereof by the patient supervision and such supervision thereof by the patient supervision and such supervisions, but this subparagraph (2) does not include property damage arising out of maintenance in repairs at premises owned by or ranged to the named should or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
  - (3) all bodily injury and property demags included within the completed operations hexard and all bodily injury and property demagnized included within the products hexard;
  - (4) ell property demage for which liability is assumed under any contract, other than an incidental contract, to which the Contractual Liability Insurance, if efforded, applies.

Such "aggregate - Division 1" limit shall apply separately:

- to the property damage included in subparagraphs (1) and (2) and separately with respect to each project away from premises owned by or rented to the named incurred;
- (ii) to the sum of the damages for all bodfly injury and property damage included in subparagraph (3) and for which insurance, if any, is afforded as stated in paragraph (b) above;
- (iii) to the property damage included in subperagraph (4) and separately with respect to each project away from premises owned by or rented to the named incurred.
- (c) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate Division 2" is, subject to provision (a) hereof respecting "each occurrence", the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all bodily injury and property damage.
- (d) For the purpose of determining the timit of the company's liability, all bodily injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

Nothing herein contained shall be held to vary, waive, elter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned	by	Authorized Agent
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#### CLAIM SUPERVISORS EDUCATIONAL PROGRAM

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#### AGGREGATE LIMITS AND DEDUCTIBLES

#### FOR CASUALTY COVERAGES

by: D. B. Connell O. E. Kocsis E. A. Rosa

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MATERIAL TOTAL

#### References:

- 1. Attached Article, pages 1 3
- 2. Form L-4152, Amendment-Limits of Liability
- 3. Form L-3503, Comprehensive General

Liability Insurance

The company located these documents in its DISTRIBUTED FOR EDUCATIONAL PURPOSES ON THE COMPANY GOES NOT CERTIFY that these documents constitute a complete and accurate copy of the policy.

#### AGGREGATE LIMITS FOR CASUALTY COVERAGES

In today's changing economic climate aggregate limits have taken on an added significance. The Hartford is currently writing more commercial casualty policies where these limits apply. The purpose of this bulletin is to explain what aggregate limits are and how they operate.

The presence of an aggregate limit as part of policy limits is intended to confine the company's exposure to a certain dollar amount for a one year policy period regardless of how many covered bodily injury or property damage claims are reported.

It is important to make certain that the aggregate limit applies to a particular claim. In order to determine whether the aggregate limit applies to a particular claim you must refer to the policy terms and conditions.

Consider, for example, the following brief summary of the aggregate limit provisions of our standard comprehensive general liability form and single limit endorsement:

#### COMPREHENSIVE GENERAL LIABILITY COVERAGE PART (L 3503)

- A With respect to bodily injury, the aggregate limit applies to products and completed operations only.
- B With respect to property damage, the aggregate limit applies separately to certain kinds of claims:
  - Claims arising out of premises or operations rated on a remuneration basis (income).
  - 2. Claims arising out of operations performed for insured by independent contractors.
  - 3. Product and completed operations claims.
  - 4. Also, as regards #1 and #2 above, the aggregate limit applies separately to each project away from premises owned or rented to insured.

AMENDMENT - LIMITS OF LIABILITY (L 4152) - The effect of this endorsement is to change the limits from an occurrence/aggregate basis to a single limit basis. However, the insured must still select the method by which the aggregate feature of the single limit will operate.

A - DIVISION I - If Division I is selected the aggregate limit applies to both bodily injury and property damage, and applies separately to certain kinds of claims:

- 1. Claims arising out of premises and operations rated on a remuneration basis (income).
- 2. Claims arising out of operations performed for insured by independent contractors.

  The company located these documents in its

business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

- 3. Product and completed operations claims.
- 4. Contractual liability claims.
- 5. Also, as regards #1 and #2 above, the aggregate limit applies separately to each project away from premises owned or rented to insured.

B - DIVISION II - If insured selects Division II aggregate, the aggregate limit applies to all bodily injury and property damage of whatever kind.

The aggregate limit may apply to expense as well as indemnity payments if the policy contains an absolute limit endorsement. When requesting coverage from regional where aggregate limits apply you should request if the policy has an absolute limit endorsement. Most regionals are aware of the accounts that have this endorsement but the additional reminder may be beneficial.

When a claim is reported to which the aggregate limit applies it is important to determine the amount of the aggregate remaining in the applicable policy period on both an outstanding reserve and paid basis before a reserve is posted on the new claim reported. This can be accomplished by using an IN-06 Inquiry from which can be extracted those claims to which the aggregate limit would apply. Obviously if you find that the total dollars paid against the aggregate equals the dollar amount of the aggregate limit then there is no coverage under the policy for the new claim reported. If you find that less than the aggregate limit has been paid during the applicable policy year but the total reserves equal the aggregate limit then an adjustment of a reserve or reserves on outstanding claims must be made in order to accommodate a reserve for the new claim.

Whenever the total net loss (paid indemnity on open and closed claims plus paid expense, when applicable) for a policy year equals or exceeds 90% of an aggregate limit it is important to put the insured on notice in writing. If there is an excess carrier then notification to the excess carrier must be sent also. FOCS currently generates an Aggregate Limits Exception Report which is sent to the regional. The regional then alerts the handling field office. (See Page A-4 of FOCS/CCPS Outputs Reports Manual and A-1 of the Claim Department Output Reports Manual).

There are, of course, other coverages which may have aggregate limits applicable. The operation of the limit as it applies to other coverages is similar to that described above. Some of the other coverages to which an aggregate limit may apply are:

- 1. Coverage B (Property Damage) of the Owners: Contractors' Protective Liability Policy.
- 2. Hospital Professional Liability Insurance Policy
- 3. Physicians: Surgeons' and Dentists' Professional, Liability Insurance Policy
- 4. Endorsement Amendment Limits of Liability (Single Limit). This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

Comprehensive General Liability Insurance Completed Operations and Products Liability Insurance.

Manufacturers' and Contractors' Liability Insurance

Owners', Landlords' and Tenants' Liability Insurance

Contractual Liability Insurance

Owners' and Contractor's' Protective Liability Insurance

#### AGGREGATE DEDUCTIBLE

Some policies provide for a certain dollar amount to be deducted from the settlement paid on each individual claim. The amount deducted is to be paid by the insured. The Company issues a check for full payment of the claim and is reimbursed by the insured for the amount of the deductible.

Some deductibles are in substantial amounts of money. On policies involving large deductibles an aggregate deductible is usually assigned. The aggregate deductible is intended to put a cap on the amount to be deducted (paid by insured) during each annual policy term.

An example would be to have a \$1,000,000 deductible per claim on the products-completed operations coverage. The aggregate deductible may be \$4,000,000. When the accumulated deductibles reach \$4,000,000 during any policy year, the deductible would no longer be applicable. Some deductibles may include expense as well as indemnity payments. An IN-06 would provide a status report as to how much of the aggregate deductible amount remains for any policy year.

A monthly report is also provided to the insured concerning the status of the amounts paid subject to the aggregate deductible. The producing regional is provided with a copy of that report.

#### REAL PROPERTY - LIABILITY - FIRE

Named Insured and Address

Effective date

...........12:01 A. M., standard time at the address of the named insured stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that the Property Damage Liability Coverage applies to property damage to structures or portions thereof rented to or occupied by a named insured and described in this endorsement, including fixtures permanently attached thereto, if such property damage arises out of fire, subject to the following additional provisions:

 With respect to the insurance provided by this endorsement, all of the exclusions of the policy, other than the Nuclear Energy Liabil Exclusion (Broad Form), are deleted and replaced by the following:

This insurance does not apply to liability assumed by the insured under any contract or agreement.

The limit of liability stated in this endorsement applies separately to the insurance under this endorsement and is in lieu of any other lir of liability stated in the policy.

Description of Property

Limit of Liability

Rate (per \$100 of Limit)

Premium

each occurrence

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, otl than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement tal effect as of the effective date of the policy and, at issue of said policy forms a part thereof countersignitudes the declarations pare of said policy and authorized agent of the company shall constitute valid countersignature of this endorsement.



business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.



#### PREMISES MEDICAL PAYMENTS INSURANCE COVERAGE PART

...issued by THE HARTFORD INSURANCE GROUP 

(For use anly if this Coverage Part is effective after the effective date of the Policy)	
This Coverage Part is effective	t of the above designated
policy issued 40.	

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the named insured as follows:

#### **SCHEDULE**

The insurance afforded is with respect to the following coverage as indicated by specific premium charge or charges. The limit of the company's liability against such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverage	Advance Premi	นภา		Limits of Liability
E — Premises Medical Payments	\$		\$ each person	
			\$	each accident
Descripti	on of Hazards			Advance Premiums
(a) Premises and Operations				
	•			
•	•			
		•		
,				
(b) Recuiators		•		-
(c) Sports Activities				-
			•	
Form Numbers of Endorsements forming part of this Co	verage Part at issue:	TOTAL	ADVANCE PREMIUM	
If the Policy Period is more than one year, the I	Premium is Payable: Anniversary \$	2nd Anniv	ersary \$	•

The conditions and provisions printed on page MP-2 of this form are hereby referred to and made a part hereof.

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company: provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

Authorized Agent

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Form L-3505-0 Printed in U. S. A.

## Premises Medical Payments Insurance Coverage Part (continued)



#### THE HARTFORD

#### COVERAGE E - PREMISES MEDICAL PAYMENTS

The company will pay to or for each person who sustains bodily injury caused by accident all reasonable medical expense incurred within one year from the date of the accident on account of such bodily injury, provided such bodily injury arises out of (a) a condition in the insured premises or (b) operations with respect to which the named insured is afforded coverage for bodily injury liability under this policy.

#### Exclusions

This insurance does not apply:

- (a) to bodily injury
  - arising out of the ownership, maintenance, operation, use, loading or unloading of
    - any automobile or aircraft owned or operated by or rented or loaned to any insured, or
    - (ii) any other automobile or alroraft operated by any person in the course of his employment by any insured:

but this exclusion does not apply to the parking of an automobile on the insured premises, if such automobile is not owned by or rented or loaned to any insured;

- (2) arising out of (i) the ownership, maintenance, operation, use, loading or unloading of any mobile equipment while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity or (ii) the operation or use of any snowmobile or trailer designed for use therewith;
- ansing out of the ownership, maintenance, operation, use, loading or unloading of
  - any watercraft owned or operated by or rented or loaned to any insured, or
  - any other watercraft operated by any person in the course of his employment by any insured;

but this exclusion does not apply to watercraft while ashore on the insured premises; or

- ansing out of and in the course of the transportation of mobile equipment by an automobile owned or operated by or rented or loaned to any insured;
- (b) to bodily injury
  - included within the completed operations hazard or the products hazard;
  - (2) arising out of operations performed for the named insured by independent contractors other than (i) maintenance and repair of the insured premises or (ii) structural atterations at such premises which do not involve changing the size of or moving buildings or other structures;
  - (3) resulting from the selling, serving or giving of any alcoholic beverage (i) in violation of any statute, ordinance or regulation, (ii) to a minor, (iii) to a person under the influence of alcohol or (iv) which causes or contributes to the intoxication of any person, if the named insured is a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages or, if not so engaged, is an owner or lessor of premises used for such purposes but only part (i) of this exclusion (b) (3) applies when the named insured is such an owner or lessor:
  - (4) due to war, whether or not declared, civil war, insurrection, rabellion or revolution, or to any act or condition incident to any of the foregoing;
- (c) to bodily injury
  - to the named insured, any partner therein, any tenant or other person regularly residing on the insured premises or any employee of any of the foregoing if the bodily injury arises out of and in the course of his employment therewith:

- (2) to any other tenant if the bodily injury occurs on that part of the insured premises rented from the named insured or to any employee of such a tenant if the bodily injuryoccurs on the tenant's part of the insured premises and anses out of and in the course of his employment for the tenant.
- to any person while engaged in maintenance and repair of the insured premises or alteration, demolition or new construction at such premises;
- (4) to any person if any benefits for such bodily injury are payable or required to be provided under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (5) to any person practicing, instructing or participating in any physical training, sport, athletic activity or contest unless a premium charge is entered for sports activities in the policy with respect to Premises Medical Payments Coverage;
- (d) to any medical expense for services by the named insured, any employee thereof or any person or organization under contract to the named insured to provide such services.

#### II. LIMITS OF LIABILITY

The limit of liability for Premises Medical Payments Coverage stated in the schedule as applicable to "each person" is the limit of the company's liability for all medical expense for bodily injury to any one person as the result of any one accident; but subject to the above provision respecting "each person", the total liability of the company under Premises Medical Payments Coverage for all medical expense for bodily injury to two or more persons as the result of any one accident shall not exceed the limit of liability stated in the schedule as applicable to "each accident".

When more than one medical payments coverage afforded by this policy applies to the loss, the company shall not be liable for more than the amount of the highest applicable limit of liability.

#### III. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements torming a part of the policy):

"insured premises" means all premises owned by or rented to the nemed insured with respect to which the named insured is afforded coverage for bodily injury liability under this policy, and includes the ways immediately adjoining on land;

"medical expense" means expenses for necessary medical, surgical, x-ray and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services.

#### IV. POLICY PERIOD; TERRITORY

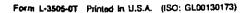
This insurance applies only to accidents which occur during the policy period within the United States of America, its territories or possessions, or Canada.

#### V. ADDITIONAL CONDITION

Medical Reports; Proof and Payment of Claim

As soon as practicable the Injured person or someone on his behalf shall give to the company written proof of claim, under oath if required, and shall, after each request from the company, execute authorization to enable the company to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by the company when and as often as the company may reasonably require. The company may pay the injured person or any person or organization rendering the services, and the payment shall reduce the amount payable hereunder for such injury. Payment hereunder shall not constitute

an admission of liability of any person or, except hereunder, of the





#### Comprehensive General Liability Insurance Coverage Part (Continued)

## COVERAGE A — BODILY INJURY LIABILITY COVERAGE B — PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of

Coverage A - bodily injury or

Coverage B - property damage

to which this insurance applies, caused by an occurrence, and the company shall have the right and duty to defend any suit against the insured seeking damages on account of such bodily injury or property damage, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

#### Exclusions

This insurance does not apply:

- (a) to liability assumed by the *Insured* under any contract or agreement except an *Incidental contract*; but this exclusion does not apply to a warranty of fitness or quality of the *named insured's products* or a warranty that work performed by or on behalf of the named insured will be done in a workmanlike manner;
- (b) to bodily Injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of
  - any automobile or aircraft owned or operated by or rented or loaned to any insured, or
  - (2) any other automobilio or aircraft operated by any person in the course of his employment by any insured;

but this exclusion does not apply to the parking of an automobile on premises owned by, rented to or controlled by the named insured or the ways immediately adjoining, if such automobile is not owned by or rented or loaned to any insured;

- (c) to bodily injury or property damage arising out of (1) the ownership, maintenance, operation, use, loading or unloading of any mobile equipment while being used in any prearranged or organlzed racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity or (2) the operation or use of any snowmobile or trailer designed for use therewith;
- (d) to bodily injury or property damage arising out of and in the course of the transportation of mobile equipment by an automobile owned or operated by or rented or loaned to any insured;
- (e) to bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of
  - any watercraft owned or operated by or rented or loaned to any *Insured*, or
  - any other watercraft operated by any person in the course of his employment by any *Insured*;

but this exclusion does not apply to watercraft while ashore on premises owned by, rented to or controlled by the named insured;

- (f) to bodily injury or property damage arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any water course or beddy of water; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental;
- (g) to bodily injury or property damage due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to
  - liability assumed by the insured under an incidental contract, or
  - (2) expenses for first aid under the Supplementary Payments provision;
- (h) to bodily injury or property damage for which the insured or his indemnitee may be held liable
  - (1) as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages,

 if not so engaged, as an owner or lessor of premises used for such purposes,

if such liability is imposed

- by, or because of violation of, any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage, or
- by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person:

but part (ii) of this exclusion does not apply with respect to liability of the *insured* or his indemnitee as an owner or lessor described in (2) above;

- to any obligation for which the insured or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- to bodily injury to any employee of the insured arising out of and in the course of his employment by the insured or to any obligation of the insured to inderninity another because of damages arising out of such injury; but this exclusion does not apply to liability assumed by the insured under an incidental contract;
- (k) to property damage to
  - (1) property owned or occupied or by rented to the insured,
  - (2), property used by the Insured, or ...
  - (3) property in the care, custody or control of the insured or as to which the insured is for any purpose exercising physical control:

but parts (2) and (3) of this exclusion do not apply with respect to liability under a written sidetrack agreement and part (3) of this exclusion does not apply with respect to properly damage (other than to elevators) arising out of the use of an elevator at premises owned by, rented to or controlled by the named insured;

- to property damage to premises alienated by the named insured arising out of such premises or any part thereof;
- (m) to loss of use of tangible property which has not been physically injured or destroyed resulting from
  - a delay in or lack of performance by or on behalf of the named insured of any contract or agreement, or
  - the failure of the named insured's products or work performed by or on behalf of the named insured to meet the level of performance, quality fitness or durability warranted or represented by the named insured;

but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the named insured's products or work performed by or on behalf of the named insured after such products or work have been put to use by any person or organization other than an insured:

- (n) to properly damage to the named insured's products arising out of such products or any part of such products;
- (o) to property damage to work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith:
- (p) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the named insured's products or work completed by or for the named insured or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;
- (q) to property damage included within:
  - to explosion hazard in connection with operations identified in this policy by a classification code number which includes the symbol "x",
  - (2) the collapse hazard in connection with operations identified in this policy by classification code number which includes the symbol fell.

The correspondent due about these land in control of with soperations identified in this policy by a classification code business records was the smaller, the company does not certify that these documents constitute a complete and accurate copy of the policy.

# THE HARTFORD

#### Comprehensive General Liability Insurance Coverage Part (Continued)

#### PERSONS INSURED

Each of the following is an insured under this insurance to the extent set forth below:

- (a) If the named insured is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor, and the spouse of the named insured with respect to the conduct of such a business:
- (b) if the named insured is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the named insured is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
- (d) any person (other than an employee of the named insured) or organization while acting as real estate manager for the named insured; and
- (e) with respect to the operation, for the purpose of locomotion upon a public highway, of mobile equipment registered under any motor vehicle registration law,
  - an employee of the named insured while operating any such equipment in the course of his employment, and
  - (ii) any other person while operating with the permission of the named Insured any such equipment registered in the name of the named Insured and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization;

provided that no person or organization shall be an *insured* under this paragraph (e) with respect to:

- bodity injury to any fellow employee of such person injured in the course of his employment, or
- (2) properly damage to properly owned by, rented to, in charge of or occupied by the named insured or the employer of any person described in subparagraph (ii).

This insurance does not apply to bodily injury or property damage ansing out of the conduct of any partnership or joint venture of which the insured is a partner or member and which is not designated in this policy as a named insured.

#### III. LIMITS OF LIABILITY

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain bodily injury or properly damage, or (3) claims made or suits brought on account of bodily injury or properly damage, the company's liability is limited as follows:

Coverage A — The total liability of the company for all damages, including damages for care and loss of services, because of bodily

injury sustained by one or more persons as the result of any one occurrence shall not exceed the limit of bodily injury liability stated in the schedule as applicable to "each occurrence".

Subject to the above provision respecting "each occurrence", the total liability of the company for all damages because of (1) all bodily injury included within the completed operations hazard and (2) all bodily injury included within the products hazard shall not exceed the limit of bodily injury liability stated in the schedule as "aggregate".

Coverage B — The total liability of the company for all damages because of all property damage sustained by one or more persons or organizations as the result of any one occurrence shall not exceed the limit of property damage liability stated in the schedule as applicable to "each occurrence".

Subject to the above provision respecting "each occurrence", the total liability of the company for all damages because of all property damage to which this coverage applies and described in any of the numbered subparagraphs below shall not exceed the limit of property damage liability stated in the schedule as "aggregate":

- (1) all property damage arising out of premises or operations rated on remuneration basis or contractor's equipment rated on a receipts basis, including property damage for which liability is assumed under any incidental contract relating to such premises or operations, but excluding property damage included in subparagraph (2) below;
- (2) all property damage arising out of and occurring in the course of operations performed for the named insured by independent contractors and general supervision thereof by the named insured, including any such property damage for which tiability is assumed under any incidental contract relating to such operations, but this subparagraph (2) does not include property damage arising out of maintenance or repairs at premises owned by or rented to the named insured or structural atterations at such premises which do not involve changing the size of or moving buildings or other structures;
- (3) all property damage included within the products hazard and all property damage included within the completed operations hazard.

Such aggregate limit shall apply separately to the property damage described in subparagraphs (1), (2) and (3) above, and under subparagraphs (1) and (2), separately with respect to each project away from premises owned by or rented to the named insured.

Coverages A and B — For the purpose of determining the limit of the company's liability, all bodily injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

#### IV. POLICY TERRITORY

This insurance applies only to bodily injury or property damage which occurs within the policy territory.

# General Liability Amendatory Endorsement — Additional Definition



Named Insured and Address

This endorsement forms a part of Policy No
Effective dateEffective hour is the same as stated in the Declarations of the Policy.
It is agreed that the following definition is added:
"loading or unloading", with respect to an automobile, means the handling of property after it is moved from the place where it is accepted for movement into or onto an automobile or while it is in or on an automobile or while it is being moved from an automobile to the place where it finally delivered, but "loading or unloading" does not include the movement of property by means of a mechanical device (other than a hand truck) no attached to the automobile.
Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.
This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effer as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by duly authorized agent of the company shall constitute valid countersignature of this endorsement.
Countersigned by
Form L-4128-0 Printed in U.S.A. (ISO: GL 00 19 07 78)
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		D5 (07 77)		OFFICE /	,
	erses	ulidarys or premises as designated on Si	upplemental De	clarations made part of this policy. PREMISES AND WITH RESPECT TO THOSE COVERAGES AND KINDS	_
		S PROVIDED WITH RESPECT TO THE	LIABILITY IS S	SHOWN, SUBJECT TO ALL THE TERMS OF THIS POLICY INCLUDING	
سنو		CHIMS AND ENDORSEMENTS MADE A PART HER	EOF: Coinsurance	Γ	<u>.                                    </u>
+		SECTION I — PROPERTY COVERAGE	Percentage	LIMIT OF LIABILITY	
MARK		Outlibra (a)	Applicable	\$	
3	7	Building(s) Personal Property of the Insured	222		_
SH		Personal Property of Others	90%	\$ 15,297.00	_
- ≥		Additional Coverages (Specify)			_
- 6		XC PER M202-4			
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<u> </u>		STATED ABOVE, THE DEDUCTIBLE SHALL BE \$10	O EACH OCCL	JRRENCE, \$1,000 AGGREGATE EACH-OCCURRENCE.	
9		SECTION II — LIABILITY COVERAGE		LIMIT OF LIABILITY	
		Bodily Injury and Property Damage		.000 each occurrence \$ AFR 1 4 1982	
C.		Liability — Combined Single Limit Premises Medical Payments	\$	,000 each occurrence \$ AFT 000 aggregate	
ALO.			) b	,000 each occurrence \$ A1 ,000 aggregate each person \$ ,000 teach accident	_
2		Bodily Injury Liability Property Damage Liability	Befor to	Coverage Parts L3503-1	
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ATTACH FORMS		Additional Coverages (Specify)			_
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	6.	Forms and Endorsements made part of this policy at	time of issue:		
		MP0090 (07 77)	•		
		•			
		a. Section I — Forms and Endorsements applicable	to Section I o	nhv	_
		b. Section II — Forms and Endorsements applicable	42-1 MPO: e to Section II	only: 1.3991-0 1.4152-0 GH283	
		L3025-0 L3004-0 -L3037-1L3125			
		c. Additional Sections — Forms and Endorsements	applicable only	thereto (specify Section and Forms): .	_
			<u> </u>		
•	7.	Mortgagee (Name and Address)	. "		_
				The company located these documents in its	
	8.	The Total Advance Premium is \$ 2,447.00	and is payable	The company located these documents in its  at inception and \$ at each anniversa  as a second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second o	ry.
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		DATE. INOT APPLICABLE PB/MS 103 2	9 82	Notes 1186 Certify that these documents well a	ıc
				a complete and accurate copy of the policy.	
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			Countersi	gried by	_

Form PPM-478-1 (NS) CDR Printed in U.S.A.

Authorized Agent

COMMISSION.

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#### SUPPLEMENTAL DECLARATIONS ENDORSEMENT



Designation of premises, as stated in the Declarations, is extended to include the following and insurance is provided with respect to those premises described below and with respect to those coverages and kinds of property for which a specific limit of liability is shown, subject to all the terms of this policy including forms and endorsements made a part hereof:

				SECTION I			
Loc. No.	Bldg. No.	DESIGNATED PREMISES (Address, City, State)	OCCUPANCY	COVERAGE	Forms and Endorsements Applicable	Coinsurance Percentage Applicable	Limits of Liability (\$)
1	1	940 MATLEY LANE, RENO, NV #10 89502	OFC	CONTS	MP0014	90%	12,315.
3	1	200 SO. IRONWOOD PARKWAY COEUR D'ALENE, IDAHO	OFC	CONTS	MP0014	90%	2,982.
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Countersigned by.



## 'Schedule

This schedule forms a part of Policy No...53 SMP CF7025 issued by the designated HARTFORD INSURANCE GROUP COMPANY, and takes effect on the effective date of this policy, or, if attached thereto, then the effective date of the Change Endorsement.

No.	Full Description	Amounts or Limits of Insurance
1	SPECTROMETER-GEOMETRICS-GAMMA RAY, MODEL GR310	\$ 3,696.00
2 ,	MT: SARRIS PORTABLE LOGGING UNIT-MODEL 1000-C	12,320.00
3	SCINTILLATION COUNTER-MT SAPRIS - MODEL 132	1,848.00
4	SCINTILLATION, GEOMETRICS, MODEL 101	1,570.00
5	DELETED	
6	MODEL 44.2 ENERGY GAMMA SCINTILLATOR	493.00
7 1	SAMPLE SPLINTTER-FOUR SAMPLE PADS #638	<b>300.</b> 00
8	PORTABLE GAMMA RAY SPECTROMETER, EXPLORANIUM, MODEL-GR-310	3,634.00
9	SCINTILLATION, GEOMETRICS, MODEL 101	1,571.00
LO	DELETED	
L1	MCFAR SPECTAMETER MODEL TVA-IA	1,971.00
.2 .	ENERGY GAMMA SCINTELOMETER MODEL 44-2	492.00
ιż	MOCROFISCHE READER REALIST VALIAN II, MODEL 3375A, SERIAL #107580	277.00
.4	MICROSCOPE-UNITRON S#803038	782.00
.5 .	KEMMER WATER SAMPLER S#1200-C15	248.00
.6	WEST POCKET SECRETARY S#329868	260.00
.7	TEXAS INSTRUMENT CALCULATOR PG100A S#4977814 LTA2878	170.00
.8	TWO PORTABLE CONDUCTIVITY METERS	400.00
9	GATES 32 ASR-TELEX-MACHINE #101206	3,000.00
0.	2 WALKIE TALKIES, REALISTIC MODEL TRC280A S#172957 & 184893 @ 250. EACH	500.00
.1	1 HOMELITE GENERATOR S#E3178156-MODEL MP 17001	300.00
2.	1 RADEM VLF S#121	1,790.00
	TOTAL	\$ 35,622.00

# Supplementary Coverage Endorsement Personal Injury and Additional Insured (Employees)



Named Insured and Address

This endorsement forms a part of Policy No...53..SMP...CP7025... issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE SPECIAL MULTI-PERIL POLICY LIABILITY INSURANCE

Insured's Participation ___NIL_____ %

#### It is agreed that:

The insurance afforded under the Coverage for Bodily Injury Liability is extended to apply to damages because of personal injury, subject to the following additional provisions:

- This extended insurance does not apply:
  - (a) to liability for personal injury assumed by the insured under any contract or agreement;
  - (b) to personal injury arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of any insured;
  - (c) to personal injury sustained by any person as the result of an offense directly or indirectly related to the employment of such person by the named insured:
  - (d) to personal injury arising out of libel, slander, defamation, disparagement or violation of an individual's right of privacy, if the first publication or utterance of the same or similar material giving rise to the offense was made prior to the effective date of this insurance;
  - (e) to personal injury arising out of any publication or utterance of defamatory or disparaging material concerning any person, organization or business enterprise, or his or its products or services, made by or at the direction of any insured with knowledge of the falsity thereof:
  - (f) to personal injury arising out of any publication or utterance of defamatory or disparaging material or material violating an individual's right of privacy made in the course or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the named insured.
- 2. When used in reference to this insurance:
  - "personal injury" means injury sustained by any person or organization and arising out of a personal injury offense committed during the policy period within the policy territory;
  - "personal injury offense" means (a) false arrest, detention or imprisonment, or malicious prosecution; (b) libel, slander, defamation, disparagement or violation of an individual's right of privacy; or (c) wrongful entry or eviction or other invasion of the right of private occupancy.
- 3. The "Limits of Liability" provision is amended by adding the following thereto:
  - The total liability of the company for all damages because of all personal injury to which this insurance applies shall not exceed the amount stated in the Schedule as the limit of bodily injury liability and as applicable to "each occurrence".
  - With respect to any claim because of *personal injury*, the company shall not be liable for a greater proportion of any loss than the difference between the participation percentage, if any, stated above and one hundred percent, and the balance of the loss shall be borne by the *insured*; provided the company may pay the *insured*'s portion of a loss to effect settlement of the loss, and, upon notification of the action taken, the *named insured* shall promptly reimburse the company therefor.
- II. The "Persons Insured" provision is amended to include as an insured any employee of the named insured while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:
  - (1) to bodily injury or personal injury to (a) another employee of the named insured arising out of or in the course of his employment or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof;
  - (2) to property damage to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by (a) another employee of the named insured, or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a partitle recompany shall constitute valid countersignature of this endorsement.

does not certify that these documents constitute a complete and accurate copy of the policy.

Countersigned by.

# Amendment — Limits of Liability (Single Limit)



Named Insured and Address

This endorsement forms a part of Policy No...53..SMP...CP.7025...... issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date ...... Effective hour is the same as stated in the Declarations of the policy.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE

MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE

CONTRACTUAL LIABILITY INSURANCE

CONTRACTUAL LIABILITY INSURANCE

CONTRACTUAL LIABILITY INSURANCE

CONTRACTUAL LIABILITY INSURANCE

COVERAGE Part "CGL")

— (Coverage Part "MC")

— (Coverage Part "OLT")

— (Coverage Part "K")

— (Coverage Part "OCP")

#### SCHEDULE

The limit of the company's liability against the following coverages, as afforded under the provisions of each Coverage Part designated by symbol herein, shall be as stated herein, subject to all the terms of this endorsement and the policy having reference thereto.

Coverages			- 1 No. 2 445	, , , , , , , , , , , , , , , , , , ,	overage Parts	Limits of Liability
		44. 4. 4. 4.			cor w	\$ 500 ,000, each occurrence
Bodily Inju	ıry 'Liability	and Property Da	mage Liability *		THE STATE OF	
			E ST. T. MICH. TO	· 4	-CGL,K	\$ 500 ,000 aggregate — Division 1
	4877.0	r agrit is		ria, que parte de ser esta <u>Constante</u> de ser esta en la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la constante de la cons	r gast office a roperation of the second	\$ 1000 aggregate — Division 2
Bodily Inju	: ury Liability	and Property Da	mage Liability.			\$ ,000 each occurrence

Division 1 — Applicable to damages because of bodily injury and property damage as specified in paragraph (b) in the "Limits of Liability provision of this endorsement.

Division 2—Applicable to damages because of all bodily injury, and property damage as stated in paragraph (c) in the "Limits of Liability" provision of this endorsement.

It is agreed that, with respect to each of the Coverage Parts designated in the Schedule of this endorsement, the "Limits of Liability" provision thereof is amended to read as follows:

#### LIMITS OF LIABILITY

Regardless of the number of (1) insureds under this policy; (2) persons or organizations who sustain bodily injury or property damage, (3) claims made or suits brought on account of bodily injury or property damage or (4) automobiles or mobile equipment to which this policy applies, the company's liability is limited as follows:

## Bodily Injury Liability and Property Damage Liability Coverage

(a) The limit of liability stated in the Schedule of this endorsement as applicable to "each occurrence" is the total limit of the company's liability under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of bodily injury, including damages for care and loss of services, and all property damage as the result of any one occurrence; provided that, with respect to any one occurrence for which notice of this policy is given in lieu of security or when this policy is certified as proof of financial responsibility for the future under the provisions of the motor vehicle financial responsibility even or any array of powered strategies of local translations provide the separate limits required by such law, but the separate application of such limit shall not increase the local limit of the company's liability.

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- (b) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate Division 1" is, subject to provision (a) hereof respecting "each occurrence", the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all bodily injury and property damage which is included in any of the numbered subparagraphs below and, in subparagraph (3), with respect either to the bodily injury or property damage, or to the bodily injury and property damage (within one or both the hazards identified therein) for which insurance is actually afforded under at least one such Coverage Part:
  - (1) all property damage arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including property damage for which liability is assumed under any incidental contract relating to such premises or operations, but excluding property damage included in subparagraph (2) below;
  - (2) all property damage arising out of and occurring in the course of operations performed for the named Insured by independent contractors and general supervision thereof by the named Insured, including any such property damage for which liability is assumed under any incidental contract relating to such operations, but this subparagraph (2) does not include property damage arising out of maintenance or repairs at premises owned by or rented to the named insured or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
  - (3) all **bodily injury** and **property damage** included within the **completed operations hazard** and all **bodily injury** and **property damage** included within the **products hazard**;
  - (4) all property damage for which liability is assumed under any contract, other than an incidental contract, to which the Contractual Liability Insurance, if afforded, applies.

Such "aggregate - Division 1" limit shall apply separately:

- (i) to the **property damage** included in subparagraphs (1) and (2) and separately with respect to each project away from premises owned by or rented to the **named insured**;
- (ii) to the sum of the damages for all **bodily injury** and **property damage** included in subparagraph (3) and for which insurance, if any, is afforded as stated in paragraph (b) above;
- (iii) to the property damage included in subparagraph (4) and separately with respect to each project away from premises owned by or rented to the named Insured.
- (c) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate Division 2" is, subject to provision (a) hereof respecting "each occurrence", the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all **bodily injury** and **property damage**.
- (d) For the purpose of determining the limit of the company's Tiability, all **bodily Injury** and **property damage** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one **occurrence**.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned	bv	· 	 •	
				ized Agent



Named Insured and Address

Policy Number

53 SMP CF7025

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.-

STOP GAP

IN CONSIDERATION OF THE PREMIUM HEREIN PROVIDED, IT IS AGREED THAT IF, UNDER ANY CIRCUMSTANCES IT IS DETERMINED THAT ANY EMPLOYEE OF THE INSURED WHO IS REPORTED AND DECLARED UNDER THE WORKMEN'S COMPENSATION LAW OR LAWS OF THE STATE OF NEVADA IS INJURED IN THE COURSE OF HIS EMPLOYMENT BUT IS NOT ENTITLED TO RECEIVE (OR ELECTS NOT TO ACCEPT) THE BENEFITS PROVIDED BY THE AFOREMENTIONED LAW, THEN THIS POLICY SHALL COVER THE LEGAL LIABILITY OF THE INSURED FOR SUCH BODILY INJURY, DISEASE, OR DEATH.

THE COMPANY'S LIABILITY UNDER THIS ENDORSEMENT ON ACCOUNT OF BODILY INJURY, DISEASE, OR DEATH INCLUDING DAMAGES FOR CARE AND LOSS OF SERVICES, IS LIMITED TO THE SUM OF \$500,000. FOR ONE OCCURRENCE.

THE INSURANCE GRANTED BY THIS ENDORSEMENT SHALL NOT APPLY TO:

- a) Bodily Injury, disease or death suffered or caused by any person knowingly employed by The Insured in Violation of any Law as to age, or under the age of 14 years regardless of any such Law.
- b) Bodily injury, disease or death suffered or caused by any employee whose remuneration has not been included in the total remuneration upon which premium for this endorsement is based;
- AIRCRAFT OPERATION, OR THE PERFORMANCE OF ANY DUTY IN CONNECTION WITH AIRCRAFT WHILE IN FLIGHT;
- ANY PREMIUM, ASSESSMENT, PENALTY, FINE OR OTHER OBLIGATION IMPOSED BY ANY WORKMEN'S COMPENSATION LAW;
- e) ANY CLAIM FOR BODILY INJURY, DISEASE, OR DEATH WITH RESPECT TO WHICH THE INSURED IS DEPRIVED OF ANY DEFENSE OR DEFENSES OR IS OTHERWISE SUBJECT TO PENALTY BECAUSE OF DEFAULT IN PREMIUN PAYMENT UNDER, OR ANY OTHER FAILURE TO COMPLY WITH THE PROVISIONS OF THE WORKMEN'S COMPENSATION LAW OR LAWS OF THE STATE ABOVE NAMED.
- f) any claim for damages on account of any disease caused or aggravated by periodic, prequest or continual exposure over a period of days, weeks, months, or longer to conditions in the course of employment, or any occupational disease.

THE PREMIUM FOR THIS ENDORSEMENT SHALL BE COMPUTED UPON THE REMUNERATION EARNED BY SUCH EMPLOYEES AS ARE REPORTED UNDER THE WORKMEN'S COMPENSATION LAW OR LAWS OF THE STATE NAMED.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

The company located these documents in its

The company located these documents in its business records. At this time, the company does not certify that these documents constitute

a complete and accurate copy of the policy.

GH283

#### . ADDITIONAL INSURED

(Premises Leased to the Named Insured)

Named Insured and Address

This endorsement forms a part of Policy No... 53. SMP. CF7025.... issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date.

12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE

OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

STOREKEEPERS' LIABILITY INSURANCE

It is agreed that the "Persons Insured" provision is amended to include as an *insured* the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the *named insured*, and subject to the following additional exclusions:

The insurance does not apply:

- 1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
- 2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

#### SCHEDITE

		Premi	ums
Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Bodily Injury Liability	Property Damage Liability
940 MATLEY LANE #13	WALTER & VIVIAN COX	INCL .	INCL
RENO, NV 89502	HELEN & ROSS WHITACRE	•	- 14
	AND DORTHELLA & PAUL SILVA		

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



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#### PRODUCTS HAZARD EXCEPTIONS

Named Insured and Address

This endorsement forms a part of Policy No. 53 SMP CF7025 issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date

.12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that the products hazard does not include bodily injury or property damage arising out of the named insured's products manufactured, sold, handled or distributed in connection with (1) the use of any premises described in this endorsement, owned by or rented to the named insured or (2) any operation, described in this endorsement, conducted by or on behalf of the named insured.

Description of Premises and Operations:

M&C - CODE 13841 - PER L3503-1

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



THE HARTFORD

Countersigned by.

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•

^	omprehensive	General	Liability	Insurance	Coverage	Part
v	OHIDI CIRCHSIVE	Meneral.	LIADIIILY	IIISUI AIICE	CUVEIARE	Tait

			•		•	
	Und. Approved	Confidential Report	Und. Notes:	•	•	
į	Quality Control.					٠

This Coverage Part forms a part of Policy No. .... 53 SMP CP7025 .....issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy)

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the named insured as follows:

#### SCHEDULE

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having

Coverages	Advance Pr	emiums		Limits of	Liability		
A — Bodily Injury Liability	\$ 745.00			\$ PER	L4152-0	,000 each occurrence 152-0 ,000 aggregate	
D. Danach, Damaga Liability	\$ 470.00	·		\$	.000 aggrege		
B — Property Damage Liability	\$ 470.00			\$	,000 aggrega		
Rating Classifications Entries herein, except as specifically provided els where in this policy, do not modify any of the oth	Se- Code No.	Premium Bases	Rates		Advance Pre		
provisions of this policy.			B.I.	P.D.	B.I.	P.D.	
(a) Premises — Operations	-	(a) Area (b) Frontage (c) Remuneration (d) Receipts	(b) Per	100 Sq.Ft.of Linear Foot \$100 of Ren \$100 of Rec	າບກ.		
(b) Escalators		(e) Landings	(e) Per	Landing			
c) Independent Contractors		(f) Cost	(f) Per S	100 of Cost			
(d) Completed Operations		(g) Receipts	1.47	31,000 of Rec	• .		
(e) Products		(h) Sales	(h) Per	\$1,000 of S	ales		
A) PREMISES/OPERATIONS				l			
FIRE LEGAL LIAB	73800	c) 25,000		•09	7	24.00	
GEOPHYSICAL EXPLORATION ALL EMPLOYEES-INC. COMPLETED OPERATIONS	13841	c) 96,000	.59	5 .32	3 571.00	310.00	
ADD L INSURED	11111		.10	0 .10	57.00	31.00	
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BLDG OR PREMS - OFFICE	65121	a) 320	3.40	.09	6 11.00	1.00	
					,		
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form Numbers of Endorsements forming part of th	is Coverage P	art at issue:	TOTA	L ADVAN		\$ 470.00	

If the Policy Period is more than one year, the Premium is Payable:

On effective date of Policy \$

1st Anniversary \$ 2nd Anniversary \$

The conditions and provisions printed on pages CGL-2 and CGL-3 of this told are held by the read of the page CGL-2 and CGL-3 of this told are held by the read of the page CGL-2 and CGL-3 of this told are held by the read of the page CGL-3 and CGL-3 of this told are held by the read of the page CGL-3 and CGL-3 of this told are held by the read of the page CGL-3 and CGL-3 of this told are held by the read of the page CGL-3 and CGL-3 of this told are held by the read of the page CGL-3 and CGL-3 of this told are held by the read of the page CGL-3 and CGL-3 of this told are held by the read of the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 and CGL-3 of this told are held by the page CGL-3 of this told are held by the page CGL-3 of this told are held by the page CGL-3 of this told are held by the page CGL-3 of this told are held by the page CGL-3 of this told are held by the page CGL-3 of this told are held by the page CGL-3 of this told are held by the page CGL-3 of this told are held by the page CGL-3 of this told are held by the page CGL-3 of this told are held by This Coverage Part shall not be binding unless countersigned by a duly authorized egent be 60000 from a broken than it that the veragen that relies effect as of the effective date of the policy and, at issue of said policy, by a duly authorized agent of the company shall constitute valid counters

complete and acc urate copy of the policy. Countersigned by ..

Authorized Agent

#### REAL PROPERTY—LIABILITY—FIRE

Named Insured and Address

This endorsement forms a part of Policy No. 53 SMP CF7025 issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date

12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that the Property Damage Liability Coverage applies to property damage to structures or portions thereof rented to or occupied by the named insured and described in this endorsement, including fixtures permanently attached thereto, if such property damage arises out of fire, subject to the following additional provisions:

1. With respect to the insurance provided by this endorsement, all of the exclusions of the policy, other than the Nuclear Energy Liability Exclusion (Broad Form), are deleted and replaced by the following:

This insurance does not apply to liability assumed by the insured under any contract or agreement.

2. The limit of liability stated in this endorsement applies separately to the insurance under this endorsement and is in lieu of any other limit of liability stated in the policy.

Description of Property

Limit of Liability

(per \$100 of Limit)

Premium

940 MATLEY LANE #10

\$25,000.

each occurrence .097

24.00 (INCL)

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



# Extension Schedule for CGL, OLT or MC Coverage Parts of Casualty Insurance Policy or SMP Policy — Section II

Form L-3125-2 Printed in U.S.A. (NS)



#### CONTINUED

THE HARTFORD This schedule forms a part of Policy No. 53 SMP CF7025 , and is an extension of the schedule of the____ ___Coverage Part(s) forming a part thereof, issued to. by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein. Effective date 2:01 A.M., standard time. RATING CLASSIFICATIONS Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy. **Advance Premiums** Rates Code No. **Premium Bases** PRODUCTS: 59993 IF ANY 29.848 44.00 30.00 44.00 RETAIL STORES NOT FOOD OR DRINK c) 96,000 STOP GAP 11111 31.00 SUPP'L PERSONAL INJURY 99980 .05 30.00 18.00 .05 The company located these documents in its business records. At this time, the company does not certify that these documents constitute

a complete and accurate copy of the policy.

# BROAD FORM PROPERTY DAMAGE ENDORSEMENT

(Including Completed Operations)



Named Insured and Address

This endorsement forms a part of Policy No53SMPCF7025
issued by THE HARTFORD INSURANCE GROUP company designate
therein, and takes effect as of the effective date of said policy unless
another effective date is stated herein.

Effective date ...... Effective hour is the same as stated in the Declarations of the Policy.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

CONTRACTUAL LIABILITY INSURANCE

Classification: 13841

It is agreed that the insurance for property damage liability applies, subject to the following additional provisions:

- A. The exclusions relating to **property damage** to (1) property owned, occupied or used by or rented to the **insured** or in the care, custody or control of the **insured** or as to which the **insured** is for any purpose exercising physical control and (2) work performed by or on behalf of the **named Insured** arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith, are replaced by the following exclusions (y) and (z):
  - (y) to property damage
    - to property owned or occupied by or rented to the insured, or, except with respect to the use of elevators, to property held by the insured for sale or entrusted to the insured for storage or safekeeping,
    - (2) except with respect to liability under a written sidetrack agreement or the use of elevators to
      - (a) property while on premises owned by or rented to the *insured* for the purpose of having operations performed on such property by or on behalf of the *insured*,
      - (b) tools or equipment while being used by the insured in performing his operations,
      - (c) property in the custody of the insured which is to be installed, erected or used in construction by the insured,
      - (d) that particular part of any property, not on premises owned by or rented to the insured,
        - (i) upon which operations are being performed by or on behalf of the *insured* at the time of the *property damage* arising out of such operations, or
          - (ii) out of which any property damage arises, or
        - (iii) the restoration, repair or replacement of which has been made or is necessary by reason of faulty workmanship thereon by or on behalf of the *insured*;
  - (z) with respect to the completed operations hazard and with respect to any classification stated above as "including completed operations", to property damage to work performed by the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith.
- B. The insurance afforded by this endorsement shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof) available to the *insured*, such as but not limited to Fire and Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the "Other Insurance" Condition is amended accordingly.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Authorized Agent

This Coverage Part forms a part of Policy No. 53 SMP CF7025 issued by THE HAR Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein. issued by THE HARTFORD INSURANCE GROUP

(For use only if this Coverage Part is effective after the effective date of the Policy)

......(at the hour stated in the policy) and forms a part of the above designated This Coverage Part is effective.....

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein. agrees with the named insured as follows:

#### **SCHEDULE**

The insurance afforded is with respect to the following coverage as indicated by specific premium charge or charges. The limit of the company's liability against such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverage	Advance Premium	Limits of Liability
· E — Premises Medical Payments	\$ 29.00 (INCL)	\$ 1,000 each person
		\$ 10,000 each accident

	1	(INCL)	1.000	each person
			\$ 10,000	each accident
	Description of Hazards		,	Advance Premiums
(a) Premises and Operations				
•	CODE 13841 65198 65121			27.00 1.00 1.00
	·			
		·		·
		•	.	
(b) Escalators	•	<del>.</del> .		•
		•		
(c) Sports Activities				
•	•	· · · · ·		,
Form Numbers of Endorsements forming	ng part of this Coverage Part at issu	e: TOTAL	ADVANCE PREMIUM S	

If the Policy Period is more than one year, the Premium is Payable:

On effective date of Policy \$

1st Anniversary \$

2nd Anniversary \$

The conditions and provisions printed on page MP-2 of this form are hereby

This Coverage Part shall not be binding unless countersigned by a duly aut

effect as of the effective date of the policy and, at issue of said policy, formed said the soft content and the policy and at issue of said policy, formed said the soft content and the policy and at issue of said policy, formed said the soft content and the policy and at its coverage for takes by a duly authorized agent of the company shall constitute valid counters good the coverage for takes of the content and the policy and, at issue of said policy, formed said the content and the policy and at its coverage for takes of the content at the policy and, at issue of said policy, formed said the content at the policy and at its coverage for takes of the content at the policy and, at issue of said policy, formed said the content at the policy and, at issue of said policy, formed said the content at the policy and, at issue of said policy, formed said the content at the policy and, at issue of said policy, formed said the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the content at the con these documents constitute

Authorized Agent

CONTRACTUAL, LIABILITY INSURANCE (BLANKET COVERAGE) — COVERAGE PART	COMPANY
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Und. Approved	Confidential Report	Und. Notes:	•	•	
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This Coverage Part forms a part of Policy No. .......53. SMP. CP7025 issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy)

.....(at the hour stated in the policy) and forms a part of the above designated This Coverage Part is effective.....

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the named insured as follows:

#### **SCHEDULE**

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having

eference thereto.			-			
Coverages		Advance Premium	8		Limits of Liabi	lity
YB — Contractual Bodily Injury Liability	\$. 34	•00		\$	,000 each ,oc	currence
		·		PER	14152-0	
ZB — Contractual Property Damage Liability	\$ 43	.00		\$	,000 each oc	currence
<u> </u>				\$	,000 aggrega	te
P	Code		Ra	ites	Advance	Premiums
Designation of Contracts	No.	Premium Bases	В. І.	P. D.	B. I	P. D.
		(a) Cost	(a) Per \$100	of Cost		
		(b) Sales	(b) Per \$1,00	0 of Sales		-
OIL OR GAS OPERATIONS IN THE FIELD-BROAD FORM	13812	a) IF ANY	FLAT	FLAT	34.00	43.00
	•					
	·	<u>.</u>				
	1		•	<u> </u>		
orm Numbers of Endorsements forming part of th	118 Coverage	e Part at issue:	TOTAL PI	ADVANCE REMIUMS	\$ 24.00	\$ 43.00

If the Policy Period is more than one year, the Premium is Payable:

On effective date of Policy \$ 1st Anniversary \$ 2nd Anniversary \$

The following exclusions also apply:

☐ Exclusion (q)—x, c & u ☐ Exclusion (p) — Products and Completed Operations

#### COVERAGE YB-CONTRACTUAL BODILY INJURY LIABILITY

#### COVERAGE ZB—CONTRACTUAL PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the insured all sums which the insured, by reason of contractual liability assumed by him under any written contract of the type designated in the schedule for this insurance, shall become legally obligated to pay as damages because of

Coverage YB. bodily injury or

Coverage ZB. property damage

to which this insurance applies, caused by an occurrence, and the company shall have the right and duty to defend any suit against the insured seeking damages on account of such bodily injury or property damage, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend

- (1) any arbitration proceeding wherein the company is not entitled to exercise the insured's rights in the choice of arbitrators and in the conduct of such proceedings, or
- any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

#### **Exclusions**

This insurance does not apply:

- (a) to liability assumed by the insured under any incidental contract;
- (b) (1) if the insured is an architect, engineer or surveyor, to bodily injury or property damage arising out of professional services performed by such insured, including
  - the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs or specifications, and
  - (ii) supervisory, inspection or engineering services;
  - (2) if the indemnitee of the insured is an architect, engineer or surveyor, to the liability of the indemnitee, his agents or employees, arising out of

The conditions and provisions printed on pages KB-2 and KB-3 of this form are hereby referred to and made a part hereof

This Coverage Part shall not be binding unless countersigned by a duly effect as of the effective date of the policy and, at issue of said policy, for

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SMP Section II
☐ CBP Part VI

➢ Prepaid
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Form PPM-469-2 Printed in U.S.A.

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CLPU Return Checklist	THE HARTFORD	Date 10-19-33
Rater Ur	derwriter	Date Returned to CLPU
Policy Symbol Policy No./ID		RETURN DURING RATING
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Sul		(TRNG) Consult with Underwriter
Check appropriate blocks below:		(NSW)
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Transaction Type:	ew 🗌 Renewal 📈 Endt. 🗍 C	anc. Other
Processing Phase:	ate/Issue Quote Requote	☐ Issue ☐ Other
Method of Processing:	anual	
	REASON FOR RETURN	
Please provide following information:		
☐ Limits ☐ Work Order	missing/incomplete:	
Control Information description:	_	
☐ Auto Class Code — New/Old — V	eh.#	Orig. Cost New — Veh.#
G.L. Class Code	xposure for Class Code#	
☐ Payroll ☐ B	est Indicator	nange
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REQUESTED INFORMATION NOTED	ON: UNDERWRITING	•
. Work Order	☐ Endorsement Request	
☐ Application	Other	U/W Initial
	FOR CLPU SUPERVISOR ONLY	
Action Taken:	Comments:	A: A - A -
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Return to Underwriter		(V) 26
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☐ Corrected by CLPU		
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Contact Agent	a complete and a	accurate copy of the policy.

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The company located these documents in its Transfer "Premium" to Rate Development section when rating MP 123 (business records. At this time, the composity of the control form, transfer "Premium" to column (1) for multiplication by divers not certify that these documents constitute a complete and accurate copy of the policy.

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Liability

Prepaid
☐ Annual Installment SMP Section II



# THE HARTFORD

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does not certify that these documents constitute

(EXP.03 27 83)

a complete and accurate copy of the policy.

_Agency, By_

CHANGE ENDORSEMENT DUPLICATIED MP 12 01 (Ed. 02 79) AUDIT ...S ENDORSEMENT FORMS A PART OF THE POLICY NUMBERED BELOW: ENDORSEMENT EFFECTIVE DATE | POLICY NUMBER **TERM** FROM T₀ 53 SMP CF7025 03 27 82 03 27 83 YRS /12 01 82 COMPANY HARTFORD ACCIDENT & INDEMNITY CO AUTHORIZED REPRESENTATIVE'S NAME AND MAILING ADDRESS INSURED'S NAME AND MAILING ADDRESS LACANA MINING, INC. INSURANCE MANAGEMENT SERVICES 600107 PO BOX 11305 **RENO NV 89510** PRODUCER CODE **POLICY CHANGES** INCREASING CONTENTS AT LOC 3 BLDG 1. PER ADJUSTMENTS SHOWN BELOW. SPECIFY FORM NOS. AND EDITION DATES AFFECTED BY POLICY CHANGES: SECTION I—PROPERTY COVERAGE RATES **PREMIUMS** LIMITS OF LIABILITY X Add'l Bldg. Coverage Loc. Previous New Previous New **Previous** New Return Description No. No. 2,982 s 32. \$ 3,200 VRS VRS 36. 4. CONTS 3 1 \$ \$ \$ \$ \$ \$ \$ \$ \$ SECTION II-LIABILITY COVERAGE **PREMIUMS** LIMITS OF LIABILITY COVERAGE Add'l Return Previous New **Previous** New SMP Liability Insurance Form: **Bodily Injury and Property** ea. Occurrence ea. Occurrence \$ \$ \$ \$ Damage Liability (Combined Single Limit) Aggregate **Aggregate** Premises Medical Payments \$ SMP Liability Insurance ea. Person Form ea. Person \$ \$ \$ Medical Payments \$ ea. Accident Coverage Part ea. Accident **BODILY INJURY LIABILITY** Forms other than SMP Liability Insurance Form \$ \$ Specify Coverage Part ea. Occurrence ea. Occurrence \$ Aggregate Aggregate PROPERTY DAMAGE LIABILITY ea. Occurrence ea. Occurrence \$ \$ \$ **Revised Dual Limits:** Aggregate Aggregate INSTALLMENT PAYMENT PREMIUMS The company located these documents in its business records. At this time, the company Dates of subsequent installments,



if payable in annual installments:

Total for remainder of policy term:

**12 01** (Ed. 02 79)

LJ/gmPDPC

PREMIUM DUE AT EFFECTIVE DATE OF ENDORSEMENT:

DUPLICATED

(EXP: 03 27 83)

MP 12 01

(Ed. 02 79) THIS ENDORSEMENT FORMS A PART OF THE POLICY NUMBERED BELOW: #5 ENDORSEMENT EFFECTIVE DATE | POLICY NUMBER FROM T0 03 27 83 03 27 82 1 YRS 09 01 82 53 SMP CF7025 HARTFORD ACCIDENT & INDEMNITY COMPANY COMPANY AUTHORIZED REPRESENTATIVE'S NAME AND MAILING ADDRESS INSURANCE MANAGEMENT SERVICES 600107 INSURED'S NAME AND MAILING ADDRESS LACANA MINING, INC P.O. BOX 11305 RENO NEVADA 89510 PRODUCER CODE **POLICY CHANGES** SECTION I ADDING LOC 4 AT 1060 FREEPORT, SPARKS, NV. 89431 FOR CONTENTS FOR \$10,000 SECTION II DELETE LOC 1 BLDG. 2 - 940 MATLEY SUITE 13 ADD LOC 4 - CODE 59993 - 100 SQ. FT. SPECIFY FORM NOS. AND EDITION DATES AFFECTED BY POLICY CHANGES: SECTION I—PROPERTY COVERAGE **PREMIUMS** LIMITS OF LIABILITY RATES XX Add'l Coverage Loc. Bldg. **Previous** New **Previous** New **Previous** New Description No. ☐ Return No. CONTS 4 \$ 10,000 VRS VRS \$ NIL NIL 228. 228. \$ \$ \$ \$ \$ \$ SECTION II—LIABILITY COVERAGE **PREMIUMS COVERAGE** LIMITS OF LIABILITY Add'l XX Return **Previous** New **Previous** New SMP Liability Insurance Form: \$ ea. Occurrence **Bodily Injury and Property** ea. Occurrence Damage Liability 111. \$ 1373. \$ 1262. (Combined Single Limit) Aggregate Aggregate Premises Medical Payments \$ SMP Liability Insurance ea. Person ea. Person Form Medical Payments \$ Coverage Part ea. Accident ea. Accident Forms other than **BODILY INJURY LIABILITY** SMP Liability Insurance ฟูดง 5 Specify Coverage Part ea. Occurrence ea. Occurrence \$ **Aggregate** Aggregate PROPERTY DAMAGE LIABILITY ea. Occurrence ea. Occurrence 2 \$ Revised Dual Limits: · Aggregate Aggregate INSTALLMENT PAYMENT PREMIUMS Additional Return Previous The company located these comments throws Dates of subsequent installments, At this time, the company 3. if payable in annual installments: PREMIUM DUE AT EFFECTIVE DATE OF ENDORSEMENT:

Agency, By

Total for remainder of policy term: P.R.F. .567 D:cb PDPC MP 12 01 (Ed. 02 79)

MP 12 01 (Ed. 02 79) _

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### CHANGE ENDORSEMENT

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(Ed. 02 79)

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**CHANGE ENDORSEMENT** (Ed. 02 79) THIS ENDORSEMENT FORMS A PART OF THE POLICY NUMBERED BELOW: ENDORSEMENT EFFFCTIVE DATE POLICY NUMBER **FROM TERM** T₀ 1 YRS 03 27 82 53 SMP CF7025 03 27 83 03 27 82 ¹NV. HARTFORD ACCIDENT & INDEMNITY CO. AUTHORIZED REPRESENTATIVE'S NAME AND MAILING ADDRESS ME AND MAILING ADDRESS FINE, INC. P.O. BUX 11,05 INSURANCE MANAGEMENT SERVICES REND, NV 89510 600107 PRODUCER CODE **POLICY CHANGES** ADD TO CONTRACTOR EQUIPMENT SCHEDULE, ITEM #23: 73 IDEAL TRAVEL TRAILER #11693 VALUE: 4000 SPECIFY FORM NOS. AND EDITION DATES AFFECTED BY POLICY CHANGES: SECTION I—PROPERTY COVERAGE LIMITS OF LIABILITY **RATES** PREMIUMS Add'l Coverage Loc. Bldg. New **Previous** New **Previous** New **Previous** Return No. Description No. \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ Ş \$ \$ SECTION II—LIABILITY COVERAGE COVERAGE LIMITS OF LIABILITY **PREMIUMS** Add'l Return **Previous** New **Previous** New SMP Liability Insurance Form: \$ ea. Occurrence **Bodily Injury and Property** ea. Occurrence Damage Liability \$ \$ \$ (Combined Single Limit) Aggregate Aggregate Premises Medical Payments \$ SMP Liability Insurance ea. Person ea. Person Form \$ \$ Medical Payments \$ \$ ea. Accident ea. Accident Coverage Part **BODILY INJURY LIABILITY** Forms other than SMP Liability Insurance ea. Occurrence Specify Coverage Part ea. Occurrence \$ \$ \$ \$ Aggregate Aggregate PROPERTY DAMAGE LIABILITY ea. Occurrence ea. Occurrence \$ \$ Aggregate 🗍 Revised Duat Limits: 🥆 Aggregate INSTALLMENT PAYMENT PREMIUMS

Premium _____Installments The comments Dates of subsequent installments. 2. if payable in annual installments: 3. PREMIUM DUE AT EFFECTIVE DATE OF ENDORSEMENT: 03 4969 101 copy of the policy. LC/MS 05 06 82 complete at Total for remainder of policy term: 03 27 81

03 27 83

MP 12 01 (Ed. 02 79)

Agency, By

**Previous** 

Additional

## 信 『潜EMIUM CODING RECORD (PCR)

S   I   C   B   D   Policy Number   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   In
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Part 001 of 002 Date 04-15-82 Coded By Line Company located these documents in its business records. At this time, the company does not certify that these documents constitutions

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does not certify that these documents constitute a complete and accurate copy of the policy.

S   C   O   Policy Number   Insured's Name	Inception Date   Expiration   Date   Of Policy   Date   Producer   Code   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number
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business records. At this time, the company does not certify that these documents constitute

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Part 001 of 001 Date 11-05-82 Coded By_ Comments	The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.  COMPANY COP 1003

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#### PREMIUM CODING RECORD (PCR) Expiration Date Inception Date Of Policy A y a Effective HART-matic Account Number Code Mo Yr Mo Day Yr 6 6 6 6 6 7 1 2 3 4 65 68 9 0 52 5 5|₅₅ 40 41 State CASH PREMIUM ORIGINAL PREMIUM DEFERRED PREMIUM Tax Loc. Special Stat Comm Primary C Secondary Primary Line Ri. Co. Filing ID 67 8 9 20 1 22 27 8 29 56 57 227 5700 3100 2508643 CA 6 6 6 6 6 6 6 3 4 5 6 7 8 9 1 1 1 2 2 2 2 2 2 7 8 9 0 1 2 3 4 5 6 6 6 5 5 5 5 6 6 6 2 3 4 5 6 7 8 9 0 1 2 3333999333111111 |2101013 11 | 10/8/01 | 080 CASH PREMIUM ORIGINAL PREMIUM DEFERRED PREMIUM Tax Loc. Special Filing Malor Stat Primary Œ Primary RI. Co. Primary 11 2 13 43 4 45 67 8 9 52 3 64 64 65 227 4200 250864 555555555 0123456789 1600. CASH PREMIUM ORIGINAL PREMIUM DEFERRED PREMIUM Tax Loc. Special Sta State Line Filing Secondary ID Primary C Secondary Primary C Secondary Primary Ri. Co. 11 2 13 20 1 22 62 3 67 8 9 43 4 45 2 1. 1. 1200 100 331400133651210 State CASH PREMIUM Primary ORIGINAL PREMITIM DEFERRED PREMIUM Special Filing Stat C Secondary 43 4 45 Line Secondary C Secondary 10 Rí, Co. 11 2 13 27 8 29 52 3 54 20 1 22 3000 4400 2508643 4 4 4 4 4 4 4 4 4 1 2 3 4 5 6 7 8 9 5 5 5 5 5 5 5 5 5 5 5 5 1 2 3 4 5 6 7 8 9 S State CASH PREMIUM ORIGINAL PREMIUM DEFERRED PREMIUM Tax Loc. Special Stat Line C Secondary C Primary Secondary Ri. Co. 43 4 45 20 1 22 56 57 3400 4300 2508643 CA 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 3 3 3 1 2 B 6 7 2 1 0 1 0 1 3 6 5 5 5 5 5 5 5 5 5 5 5 5 1 2 3 4 5 6 7 8 9 State CASH PREMIUM Primary ORIGINAL PREMIUM DEFERRED PREMIUM Tax Loc. Special Filing Stat Major Line Primary C Secondary 2500600 56555555556 01234567890 3100 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 State CASH PREMIUM Tax Loc. Special Stat DEFERRED PREMIUM ORIGINAL PREMIUM Secondary Primary Primary C Secondary Primary Secondary RI. Ca. 11 2 13 1 2 20 64 65 2 27 3000 1800 2508643 08804 5 5 5 5 5 5 5 6 6 6 2 3 4 6 6 7 8 9 0 1 2 6 6 6 6 6 6 6 7 8 9 0 Previous Producer Code Effective Premium 8 8 S Sym Mo Yr Number 1 2 63 65 66 71 539MPCF 7025 1 2 3 30 1 32 43 4 45 71 72 244700 4 4 4 4 4 4 4 4 4 4 THE HARTFORD The sompany located these documents in its 04-15-82 Coded By_ 002 002 Part Date__ business records. At this time, the company

COMPANY COPY

does not certify that these documents constitute

a complete and accurate copy of the policy.

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Comments

# Supplementary Coverage Endorsement Personal Injury and Additional Insured (Employees)



#### THE HARTFORD

Named Insured and Address

This endorsement forms a part of Policy No......issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE
SPECIAL MULTI-PERIL POLICY LIABILITY INSURANCE

Insured's Participation ______ %

#### it is agreed that:

- 1. The insurance afforded under the Coverage for Bodily Injury Liability is extended to apply to damages because of personal injury, subject to the following additional provisions:
  - 1. This extended insurance does not apply:
    - (a) to liability for personal injury assumed by the insured under any contract or agreement;
    - (b) to personal injury arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of
    - (c) to personal injury sustained by any person as the result of an offense directly or indirectly related to the employment of such person by the named insured;
    - d) to personal injury arising out of libel, slander, defamation, disparagement or violation of an individual's right of privacy, if the first publication or utterance of the same or similar material giving rise to the offense was made prior to the effective date of this incurance;
    - (e) to personal injury arising out of any publication or utterance of defamatory or disparaging material concerning any person, organization or business enterprise, or his or its products or services, made by or at the direction of any insured with knowledge of the falsity
    - (f) to personal injury arising out of any publication or utterance of defamatory or disparaging material or material violating an individual's right of privacy made in the course or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the named insured.
  - When used in reference to this insurance:
    - "personal injury" means injury sustained by any person or organization and arising out of a personal injury offense committed during the policy period within the policy territory:
    - "personal injury offense" means (a) false arrest, detention or imprisonment, or malicious prosecution: (b) libel, slander, defamation, disparagement or violation of an individual's right of privacy; or (c) wrongful entry or eviction or other invasion of the right of private occupancy.
  - 3. The "Limits of Liability" provision is amended by adding the following thereto:
    - The total liability of the company for all damages because of all personal injury to which this insurance applies shall not exceed the amount stated in the Schedule as the limit of bodity injury liability and as applicable to "each occurrence".
    - With respect to any claim because of personal injury, the company shall not be liable for a greater proportion of any loss than the difference between the participation percentage, if any, stated above and one hundred percent, and the balance of the loss shall be borne by the insured; provided the company may pay the insured's portion of a loss to effect settlement of the loss, and, upon notification of the action taken, the named insured shall promptly reimburse the company therefor.
- II. The "Persons Insured" provision is amended to include as an insured any employee of the named insured while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:
  - (1) to bodily injury or personal injury to (a) another employee of the named insured arising out of or in the course of his employment or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof:
  - (2) to property damage to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by (a) another employee of the named insured, or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company: provided that if this endorsement takes effect of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a suthorized agent of the company shall constitute valid countersignature of this endorsement.

business records. At this time, the company does not certify that these documents constitute complete and accurate copy of the policy.

Authorized Agent



# SPECIAL MULTI - PERIL POLICY

#### Form 4253

The Company providing this insurance is the member of The Hartford Insurance Group designated in the Declarations (a stock insurance company, herein called The Company)

IN CONSIDERATION OF THE PREMIUM, insurance is provided the named insured with respect to the premises designated in Item 4 of the Declarations and with respect to those coverages and kinds of property for which a specific limit of liability is shown, subject to all of the terms of this policy including forms and endorsements made a part hereof.

In Witness Whereof, the Company has caused this policy to be signed by its President and Secretary, but the same shall not be binding unless countersigned on the declarations page by a duly authorized agent of the Company.

Mechael S. Wilder, Secretary

DeRoy C. Thomas, President



#### PRODUCTS HAZARD EXCEPTIONS

Named Insured and Address

Effective date

.12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that the products hazard does not include bodily injury or property damage arising out of the named insured's products manufactured, sold, handled or distributed in connection with (1) the use of any premises described in this endorsement, owned by or rented to the named insured or (2) any operation, described in this endorsement, conducted by or on behalf of the named insured.

Description of Premises and Operations:

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



THE HARTFORD

# Extension Schedule for CGL, OLT or MC Coverage Parts of Casualty Insurance Policy or SMP Policy — Section II



This schedule forms a part of Policy No, and is an extension of the schedule of theCoverage Part(s) forming a part thereof, issued to							
fective date is stated here	RANCE GROUP company sin. 12:01 A.M.			ect as of the effect	rve clause от явих ромсу unless влогл	BL	
THE OLACCIECATION	<u> </u>	<del></del>		willfy any of the off	ner provisions of this policy.		
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Form L-3125-2 Printed in U.S.A. (NS)

# BROAD FORM PROPERTY DAMAGE ENDORSEMENT

(Including Completed Operations)



Named Insured and Address

This endorsement forms a part of Policy No
Effective dateEffective hour is the same as stated in the Declarations of the Policy.
This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:
COMPREHENSIVE GENERAL LIABILITY INSURANCE
CONTRACTUAL LIABILITY INSURANCE

Classification:

It is agreed that the insurance for property damage liability applies, subject to the following additional provisions:

- A. The exclusions relating to **property damage** to (1) property owned, occupied or used by or rented to the **insured** or in the care, custody or control of the **insured** or as to which the **insured** is for any purpose exercising physical control and (2) work performed by or on behalf of the **named insured** arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith, are replaced by the following exclusions (y) and (z):
  - (y) to property damage
    - to property owned or occupied by or rented to the *insured*, or, except with respect to the use of *elevators*, to property held by the *insured* for sale or entrusted to the *insured* for storage or safekeeping,
    - (2) except with respect to liability under a written sidetrack agreement or the use of elevators to
      - (a) property while on premises owned by or rented to the *insured* for the purpose of having operations performed on such property by or on behalf of the *insured*,
      - (b) tools or equipment while being used by the Insured in performing his operations,
      - (c) property in the custody of the *Insured* which is to be installed, erected or used in construction by the *Insured*,
      - (d) that particular part of any property, not on premises owned by or rented to the insured,
        - (i) upon which operations are being performed by or on behalf of the *Insured* at the time of the *property damage* arising out of such operations, or
        - (ii) out of which any property damage arises, or
        - (iii) the restoration, repair or replacement of which has been made or is necessary by reason of faulty workmanship thereon by or on behalf of the *insured*;
  - (z) with respect to the completed operations hazard and with respect to any classification stated above as "including completed operations", to property damage to work performed by the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith.
- B. The insurance afforded by this endorsement shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof) available to the *Insured*, such as but not limited to Fire and Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the "Other Insurance" Condition is amended accordingly.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

#### REAL PROPERTY - LIABILITY - FIRE

Named Insured and Address

Effective date

...........12:01 A. M., standard time at the address of the named insured stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that the Property Damage Liability Coverage applies to property damage to structures or portions thereof rented to or occupied by a named insured and described in this endorsement, including fixtures permanently attached thereto, if such property damage arises out of fire, subject to the following additional provisions:

 With respect to the insurance provided by this endorsement, all of the exclusions of the policy, other than the Nuclear Energy Liabil Exclusion (Broad Form), are deleted and replaced by the following:

This insurance does not apply to liability assumed by the insured under any contract or agreement.

The limit of liability stated in this endorsement applies separately to the insurance under this endorsement and is in lieu of any other lir of liability stated in the policy.

Description of Property

Limit of Liability

Rate (per \$100 of Limit)

Premium

each occurrence

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, otl than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement tal effect as of the effective date of the policy and, at issue of said policy forms a part thereof countersignitudes the declarations pare of said policy and authorized agent of the company shall constitute valid countersignature of this endorsement.



business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

#### ADDITIONAL INSURED

(Premises Leased to the Named Insured)



Named Insured and Address

Policy Number	
This endorsement for issued by THE HART nated therein, and tak unless another effective	rms a part of the policy as numbered above, FORD INSURANCE GROUP company designs es effect as of the effective date of said policy date is stated herein.
Effective Date	Effective hour is the same as stated in the Declarations of the policy.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE STOREKEEPERS' LIABILITY INSURANCE

It is agreed that the "Persons Insured" provision is amended to include as an *insured* the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the *named insured*, and subject to the following additional exclusions:

The insurance does not apply:

- 1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
- to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

#### **SCHEDULE**

Premiums

Bodily Property

Name of Person or Organization Injury Damage
(Additional Insured) Liability Liability

Designation of Premises (Part Leased to Named Insured)

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by .....

Authorized Agent

# Amendment — Limits of Liability (Single Limit)



Named Insured and Address

This endorsement forms a part of Policy No							
Effective date							
This endorsement modifies such insurance as is afforded by the provisions of the policy relating to	) the following:						
COMPREHENSIVE GENERAL LIABILITY INSURANCE	- (Coverage Part "CGL")						
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE	— (Coverage Part "CO/PR")						
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE	- (Coverage Part "MC")						
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE	- (Coverage Part "OLT")						
CONTRACTUAL LIABILITY INSURANCE	- (Coverage Part "K")						
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE	- (Coverage Part "OCP")						

#### SCHEDULE

The limit of the company's liability against the following coverages, as afforded under the provisions of each Coverage Part designated by symbol herein, shall be as stated herein, subject to all the terms of this endorsement and the policy having reference thereto.

Coverages	Coverage Parts	Limits of Liability	
Bodily Injury Liability and Property Damage Liability		\$	,000 each occurrence
, , , , , , , , , , , , , , , , , , ,		\$	,000 aggregate — Division 1
	<del></del>	<u>\$</u>	,000 aggregate — Division 2
Bodily Injury Liability and Property Damage Liability		\$	.000 each occurrence

Otvision 1 — Applicable to damages because of bodily injury and property damage as specified in paragraph (b) in the "Limits of Liability" provision of this endorsement.

Ohvision 2 — Applicable to damages because of all bodily injury and property damage as stated in paragraph (c) in the "Limits of Liability" provision of this endorsement.

It is agreed that, with respect to each of the Coverage Parts designated in the Schedule of this endorsement, the "Limits of Liability" provision thereof is emended to read as follows:

#### LIMITS OF LIABILITY

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain bodily injury or property damage, (3) claims made or suits brought on account of bodily injury or property damage or (4) automobiles or mobile equipment to which this policy applies, the company's liability is limited as follows:

#### Bodily Injury Liability and Property Damage Liability Coverage

(a) The limit of liability stated in the Schedule of this endorsement as applicable to "each occurrence" is the total limit of the company's liability under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of **bodily injury**, including damages for care and loss of services, and all property damage as the result of any one occurrence; provided that, with respect to any one occurrence for which notice of this policy is given in lieu of security or when this policy is certified as proof of financial responsibility for the tuture under the provisions of the motor vehicle financial responsibility law of any size of contracts the first policy liability shall be reported to provide the separate limits required by such law, but the separate applicable of such limit shall not increase the total limit of the company's liability.

Dusiness records. At this time, the company

does not certify that these documents constitute a complete and accurate copy of the policy.

- (b) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate Division 1" is, subject to provision (a) hereof respecting "each occurrence", the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all bodity bylary and property damage which is included in any of the numbered subparagraphs below and, in subparagraph (3), with respect either to the bedily largery or property damage, or to the bodily injury and property damage (within one or both the hazards identified therein) for which insurance its actually afforded under at least one such Coverage Part:
  - (1) all property damage arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts' basis, including property damage for united lightly in assumed under any includental contract relating to such premises or operations, but excluding property damage included in supportantial (2) below:
  - (2) all property damage arising out of end upguring in the course of operations performed for the named incured by independent contractors, and general supervision thereof by the patient including any such property damage for which liability is assumed under any inclidental contract relating to such specialism, but this subparagraph (2) does not include property damage arising out of maintenance arising out of maintenance are repairs at premises owned by or seried to the named insured or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
  - (3) all bodily injury and property demags included within the completed operations hazard and all bodily injury and property demagn included within the products hazard;
  - (4) all property damage for which liability is lassumed under any contract, other than an incidental contract, to which the Contractual Liability Insurance, if afforded, applies.

Such "appregate - Division 1" limit shall apply separately:

- to the property damage included in subparagraphs (1) and (2) and separately with respect to each project away from premises owned by or rented to the named insured;
- (ii) to the sum of the damages for all bodfly injury and property damage included in subparagraph (3) and for which insurance, if any, is afforded as stated in paragraph (b) above;
- (ii) to the property damage included in subperagraph (4) and separately with respect to each project away from premises owned by or rented to the named incured.
- (c) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate Division 2" is, subject to provision (a) hereof respecting "each occurrence", the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all bodily injury and property damage.
- (d) For the purpose of determining the limit of the company's liability, all bodily injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duty authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duty authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned	by
	AIRMARAT ACAM

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~	all.	SULEVATORIO	EDULATIONAL.	PKIJIVKAM

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#### AGGREGATE LIMITS AND DEDUCTIBLES

#### FOR CASUALTY COVERAGES

D. B. Connell by:

O. E. Kocsis

E. A. Rosa

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#### References:

- Attached Article, pages 1 3
- 2. Form L-4152, Amendment-Limits of Liability
- 3. Form L-3503, Comprehensive General

Liability Insurance

The company located these documents in its business records. At this time, the company DISTRIBUTED FOR EDUCATIONAL PURPOSES AND these documents constitute a complete and accurate copy of the policy.

#### AGGREGATE LIMITS FOR CASUALTY COVERAGES

In today's changing economic climate aggregate limits have taken on an added significance. The Hartford is currently writing more commercial casualty policies where these limits apply. The purpose of this bulletin is to explain what aggregate limits are and how they operate.

The presence of an aggregate limit as part of policy limits is intended to confine the company's exposure to a certain dollar amount for a one year policy period regardless of how many covered bodily injury or property damage claims are reported.

It is important to make certain that the aggregate limit applies to a particular claim. In order to determine whether the aggregate limit applies to a particular claim you must refer to the policy terms and conditions.

Consider, for example, the following brief summary of the aggregate limit provisions of our standard comprehensive general liability form and single limit endorsement:

#### COMPREHENSIVE GENERAL LIABILITY COVERAGE PART (L 3503)

- A With respect to bodily injury, the aggregate limit applies to products and completed operations only.
- B With respect to property damage, the aggregate limit applies separately to certain kinds of claims:
  - 1. Claims arising out of premises or operations rated on a remuneration basis (income).
  - 2. Claims arising out of operations performed for insured by independent contractors.
  - 3. Product and completed operations claims.
  - 4. Also, as regards #1 and #2 above, the aggregate limit applies separately to each project away from premises owned or rented to insured.

AMENDMENT - LIMITS OF LIABILITY (L 4152) - The effect of this endorsement is to change the limits from an occurrence/aggregate basis to a single limit basis. However, the insured must still select the method by which the aggregate feature of the single limit will operate.

- A DIVISION I If Division I is selected the aggregate limit applies to both bodily injury and property damage, and applies separately to certain kinds of claims:
  - 1. Claims arising out of premises and operations rated on a remuneration basis (income).
  - 2. Claims arising out of operations performed for insured by independent contractors. The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

- 3. Product and completed operations claims.
- 4. Contractual liability claims.
- 5. Also, as regards #1 and #2 above, the aggregate limit applies separately to each project away from premises owned or rented to insured.

B - DIVISION II - If insured selects Division II aggregate, the aggregate limit applies to all bodily injury and property damage of whatever kind.

The aggregate limit may apply to expense as well as indemnity payments if the policy contains an absolute limit endorsement. When requesting coverage from regional where aggregate limits apply you should request if the policy has an absolute limit endorsement. Most regionals are aware of the accounts that have this endorsement but the additional reminder may be beneficial.

When a claim is reported to which the aggregate limit applies it is important to determine the amount of the aggregate remaining in the applicable policy period on both an outstanding reserve and paid basis before a reserve is posted on the new claim reported. This can be accomplished by using an IN-06 Inquiry from which can be extracted those claims to which the aggregate limit would apply. Obviously if you find that the total dollars paid against the aggregate equals the dollar amount of the aggregate limit then there is no coverage under the policy for the new claim reported. If you find that less than the aggregate limit has been paid during the applicable policy year but the total reserves equal the aggregate limit then an adjustment of a reserve or reserves on outstanding claims must be made in order to accommodate a reserve for the new claim.

Whenever the total net loss (paid indemnity on open and closed claims plus paid expense, when applicable) for a policy year equals or exceeds 90% of an aggregate limit it is important to put the insured on notice in writing. If there is an excess carrier then notification to the excess carrier must be sent also. FOCS currently generates an Aggregate Limits Exception Report which is sent to the regional. The regional then alerts the handling field office. (See Page A-4 of FOCS/CCPS Outputs Reports Manual and A-1 of the Claim Department Output Reports Manual).

There are, of course, other coverages which may have aggregate limits applicable. The operation of the limit as it applies to other coverages is similar to that described above. Some of the other coverages to which an aggregate limit may apply are:

- 1. Coverage B (Property Damage) of the Owners: Contractors' Protective Liability Policy.
- 2. Hospital Professional Liability Insurance Policy
- 3. Physicians: Surgeons' and Dentists' Professional, Liability Insurance Policy
- 4. Endorsement Amendment Limits of Liability (Single Limit). This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

Comprehensive General Liability Insurance Completed Operations and Products Liability Insurance.

Manufacturers' and Contractors' Liability Insurance

Owners', Landlords' and Tenants' Liability Insurance

Contractual Liability Insurance

Owners' and Contractors' Protective Liability Insurance

#### AGGREGATE DEDUCTIBLE

Some policies provide for a certain dollar amount to be deducted from the settlement paid on each individual claim. The amount deducted is to be paid by the insured. The Company issues a check for full payment of the claim and is reimbursed by the insured for the amount of the deductible.

Some deductibles are in substantial amounts of money. On policies involving large deductibles an aggregate deductible is usually assigned. The aggregate deductible is intended to put a cap on the amount to be deducted (paid by insured) during each annual policy term.

An example would be to have a \$1,000,000 deductible per claim on the products-completed operations coverage. The aggregate deductible may be \$4,000,000. When the accumulated deductibles reach \$4,000,000 during any policy year, the deductible would no longer be applicable. Some deductibles may include expense as well as indemnity payments. An IN-06 would provide a status report as to how much of the aggregate deductible amount remains for any policy year.

A monthly report is also provided to the insured concerning the status of the amounts paid subject to the aggregate deductible. The producing regional is provided with a copy of that report.



#### PREMISES MEDICAL PAYMENTS INSURANCE **COVERAGE PART**

his Coverage Part forms a part of Policy No ne policy to which this Coverage Part applies, a		·	
	this Coverage Part is effective aft		
This Coverage Part is effectivepolicy issued 40	(at the n	our stated in the policy) and it	ornis a part or the above designated
The Company, in consideration of the payn rees with the named insured as follows:	ient of the premium and subjec	to all of the provisions of the	e policy not expressly modified here
	SOURDINE E	,	•
	SCHEDULE		- t mt thutaska
he insurance afforded is with respect to the impany's liability against such coverage sl	following coverage as indica nall be as stated herein, subj	ted by specific premium chi ect to all the terms of this	arge or charges. I he limit of the policy having reference there
Coverage	Advance Prem		Limits of Liability
E — Premises Medical Payments	\$	\$	each person
		\$	each accident
Descr	iption of Hazards		Advance Premiums
Premises and Operations			
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) Escalators	· · · · · · · · · · · · · · · · · · ·		_
the second	•		
Sports Activities			
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orm Numbers of Endorsements forming part of the	s Coverage Part at issue:	TOTAL ADVANCE PREMIUM	\$
the Policy Period is more than one year, t			
n effective date of Policy \$	ist Anniversary \$	2nd Anniversary \$	

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

The company located these documents in its business records. At this time, the company MPdoes not certify that these documents constitute a complete and accurate copy of the policy.

_issued by the Company designated in the Declarations of

# PREMISES MEDICAL PAYMENTS INSURANCE COVERAGE PART

(continued)



#### I. COVERAGE E -- PREMISES MEDICAL PAYMENTS

The company will pay to or for each person who sustains bodily injury caused by accident all reasonable medical expense incurred within one year from the date of the accident on account of such bodily injury, provided such bodily injury arises out of (a) a condition in the insured premises or (b) operations with respect to which the named insured is afforded coverage for bodily injury liability under this policy.

#### Exclusions

This insurance does not apply:

- (a) to bodily injury
  - arising out of the ownership, maintenance, operation, use, loading or unloading of
    - any automobile or aircraft owned or operated by or rented or loaned to any insured, or
    - (ii) any other automobile or aircraft operated by any person in the course of his employment by any insured:

but this exclusion does not apply to the parking of an automobile on the insured premises, if such automobile is not owned by or rented or loaned to any insured;

- (2) arising out of (i) the ownership, maintenance, operation, use, loading or unloading of any mobile equipment while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity or (ii) the operation or use of any snow-mobile or trailer designed for use therewith;
- (3) arising out of the ownership, maintenance, operation, use, loading or unloading of
  - any watercraft owned or operated by or rented or loaned to any insured, or
  - (ii) any other watercraft operated by any person in the course of his employment by any insured;

but this exclusion does not apply to watercraft while ashore on the insured premises; or

- (4) arising out of and in the course of the transportation of mobile equipment by an automobile owned or operated by or rented or loaned to any insured;
- (b) to bodily injury
  - included within the completed operations hazard or the products hazard;
  - (2) arising out of operations performed for the named insured by independent contractors other than (i) maintenance and repair of the insured premises or (ii) structural alterations at such premises which do not involve changing the size of or moving buildings or other struc-
  - (3) resulting from the selling, serving or giving of any alcoholic beverage (i) in violation of any statute, ordinance or regulation, (ii) to a minor, (iii) to a person under the influence of alcohol or (iv) which causes or contributes to the intoxication of any person, if the named insured is a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages or, if not so engaged, is an owner or lessor of premises used for such purposes but only part (i) of this exclusion (b) (3) applies when the named insured is such an owner or lessor;
  - (4) due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;
- (c) to bodily injury
  - to the named insured, any partner therein, any tenant or other person regularly residing on the insured premites or any employee of any of the foregoing if the bodily injury arises out of and in the course of his employment therewith;

- (2) to any other tenant if the bodily injury occurs on that part of the insured premises rented from the named insured or to any employee of such a tenart if the bodily injury occurs on the tenant's part of the insured premises and arises out of and in the course of his employment for the tenant;
- (3) to any person while engaged in maintenance and repair of the insured premises or alteration, demolition or new construction at such premises;
- (4) to any person if any benefits for such bodily injury are payable or required to be provided under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (5) to any person practicing, instructing or participating in any physical training, sport, athletic activity or contest unless a premium charge is entered for sports activities in the policy with respect to Premises Medical Payments Coverage;
- (d) to any medical expense for services by the named insured, any employee thereof or any person or organization under contract to the named insured to provide such services.

#### II, LIMITS OF LIABILITY

The limit of liability for Premises Medical Payments Coverage stated in the schedule as applicable to "each person" is the limit of the company's liability for all medical expense for bodily injury to any one person as the result of any one accident; but subject to the above provision respecting "each person", the total liability of the company under Premises Medical Payments Coverage for all medical expense for bodily injury to two or more persons as the result of any one accident shall not exceed the limit of liability stated in the schedule as applicable to "each accident".

When more than one medical payments coverage afforded by this policy applies to the loss, the company shall not be liable for more than the amount of the highest applicable limit of liability.

#### III. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"insured premises" means all premises owned by or rented to the named insured with respect to which the named insured is afforded coverage for bodily injury liability under this policy, and includes the ways immediately adjoining on land;

"medical expense" means expenses for necessary medical, surgical, x-ray and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services.

#### IV. POLICY PERIOD; TERRITORY

This insurance applies only to accidents which occur during the policy period within the United States of America, its territories or possessions, or Canada.

#### V. ADDITIONAL CONDITION

#### Medical Reports; Proof and Payment of Claim

As soon as practicable the injured person or someone on his behalf shall give to the company written proof of claim, under oath if required; and shall, after each request from the company, execute authorization to enable the company to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by the company when and as often as the company may reasonably require. The company may pay the injured person or any person or organization rendering the services, and the payment shall reduce the amount payable hereunder for such injury. Payment hereunder shall not constitute an admission of liability of any person or, except hereunder, of the company.

#### Contractual Liability Insurance **Coverage Part (Blanket Coverage)**

(For use only if this	Coverage Part	is effective after the e	fective date	of the Policy	)	
This Coverage Part is effective						above designated
policy issued to						
The Company, in consideration of the payment of	of the premium	and subject to all of	the provis	ions of the po	licy not expressl	y modified herein
grees with the named insured as follows:			•	•	•	•
		CHEDULE				
The insurance afforded is only with respect to suc The limit of the company's liability against each eference thereto.	ch of the follo such coverag	owing coverages as e shall be as stated	are indica i herein, s	ated by spec subject to al	ific premium c I the terms of t	harge or charge this policy havi
Coverages	1	Advance Premium	8		Limits of Liabi	lltv
YB — Contractual Bodily Injury Liability	\$		<u>-</u>	\$	,000 each ,oc	
ZB — Contractual Property Damage Liability	5			\$	,000 each oc	currence
				\$	,000 aggrega	te
Designation of Contracts	Code	Premium Bases	R	ates	Advance Premiums	
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		(a) Cost	(a) Per \$100			
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Form Numbers of Endorsements forming part of						
—	tnia Coverage	Part at issue:		ADVANCE REMIUMS	5	s
f the Policy Period is more than one year, the Pr	remium is Pa	yable:				.1*
on effective date of Policy \$ 1st Anniv			nniversary	7 <b>\$</b>		
he following exclusions also apply:	1-1-7		***************************************			
☐ Exclusion (p) — Products and Completed Operation	ations 🔲 E	xclusion (q)—x, c &	u			
. COVERAGE YB—CONTRACTUAL BODILY	INJURY	(1) any arb	itration pro	oceeding when	rein the company	y is not entitled itrators and in the
COVERAGE ZB—CONTRACTUAL PROPEI DAMAGE LIABILITY	RTY	conduct (2) any sui	of such pr tafter the	oceedings, or applicable li		nany's liability b
The company will pay on behalf of the insured all	sums which t	he n	inadated by	payment of	Jaagments of se	ttiements.

Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

of contractual liability assumed by him under any written contract of the type designated in the schedule for this insurance, shall become legally obligated to pay as damages because of

> Coverage YB, bodily injury or Coverage ZB. property damage

to which this insurance applies, caused by an occurrence, and the company shall have the right and duty to defend any suit against the insured seeking damages on account of such bodily injury or property damage, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend

#### Exclusions

This insurance does not apply:

- (a) to liability assumed by the insured under any incidental contract;
- (b) (1) if the insured is an architect, engineer or surveyor, to bodily injury or property damage arising out of professional services performed by such insured, including
  - (i) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs or specifications, and
  - (ii) supervisory, inspection or engineering services;
  - (2) if the indemnitee of the insured is an architect, engineer or surveyor, to the liability of the indemnitee, his agents or employees, arising out of

The conditions and provisions printed on pages KB-2 and KB-3 of this form are hereby referred to and made a part hereof This Coverage Part shall not be binding unless countersigned by a duly authorized accompanies of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature of the company shall constitute valid countersignature of this coverage part.

does not certify that these documents constitute a complete and accurate copy of the policy.

#### CONTRACTUAL LIABILITY INSURANCE COVERAGE PART

(Blanket Coverage)

(Continued)

- (i) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs, or specifications, or
- (ii) the giving of or the failure to give directions or instructions by the indemnitee, his agents or employees, provided such giving or failure to give is the primary cause of the bodily injury or property damage;
- (c) to bodily injury or property damage due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing;
- (d) to bodily injury or property damage for which the indemnitee may be held liable
  - (1) as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or
  - (2) if not so engaged, as an owner or lessor of premises used for such

if such liability is imposed

- (i) by, or because of the violation of, any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage, or
- (ii) by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person:

but part (ii) of this exclusion does not apply with respect to liability of the indemnitee as an owner or lessor described in (2) above;

- (e) to any obligation for which the insured or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar
- (f) to any obligation for which the insured may be held liable in an action on a contract by a third party beneficiary for bodily injury or property damage arising out of a project for a public authority; but this exclusion does not apply to action by the public authority or any other person or organization engaged in the project;
- (g) to properly damage to
  - (1) property owned or occupied by or rented to the insured,
  - (2) property used by the insured, or
  - (3) property in the care, custody or control of the insured or as to which the insured is for any purpose exercising physical control;
- (h) to property damage to premises alienated by the named insured arising out of such premises or any part thereof;
- to loss of use of tangible property which has not been physically injured or destroyed resulting from
  - (1) a delay in or lack of performance by or on behalf of the named insured of any contract or agreement, or
  - (2) the failure of the named insured's products or work performed by or on behalf of the named insured to meet the level of performance, quality, fitness or durability warranted or represented by the named insured;

but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the named insured's products or work performed by or on behalf of the named insured after such products or work have been put to use by any person or organization other than an insured:

- (j) to properly damage to the named insured's products arising out of such products or any part of such products;
- (k) to property damage to work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (1) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the named insured's products or work completed by or for the named insured or of any property of which such products or work form a part, if such products, work or property
- bodily injury or properly damage arising out of
  - (1) construction, maintenance or repair of watercraft or loading or unloading thereof, or
  - (2) operations within fifty feet of any railroad property affecting pass or crossing;

- (n) to bodily injury or properly damage arising out of the ownership, maintenance, operation, use, loading or unloading of any mobile equipment while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity;
- (o) to bodily injury or property damage arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any water course or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental;

When stated in the schedule as applicable, the following exclusions also apply to contractual liability assumed by the insured.

This insurance does not apply:

- (p) to bodily injury or property damage included within the completed operations hazard or the products hazard;
- (q) to properly damage included within
  - (1) the explosion hazard,
  - (2) the collapse hazard, or
  - the underground property damage hazard.

#### PERSONS INSURED

Each of the following is an insured under this insurance to the extent set forth below:

- (a) if the named insured is designated in the declarations as an individual, the person so designated and his spouse;
- (b) if the named insured is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the named insured is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

This insurance does not apply to bodily injury or properly damage arising out of the conduct of any partnership or joint venture of which the insured is a partner or member and which is not designated in this policy as a named insured.

#### III. LIMITS OF LIABILITY

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain bodily injury or property damage, or (3) claims made or suits brought on account of bodily injury or property damage, the company's liability is limited as follows:

Coverage YB - The total liability of the company for all damages, including damages for care and loss of services, because of bodily injury sustained by one or more persons as the result of any one occurrence shall not exceed the limit of bodily injury liability stated in the schedule as applicable to "each occurrence".

Coverage ZB - The total liability of the company for all damages because of all property damage sustained by one or more persons or organizations as the result of any one occurrence shall not exceed the limit of property damage liability stated in the schedule as applicable to 'each occurrence".

Subject to the above provision respecting "each occurrence", the total are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;

(m) As respects any agreement relating to construction operations, bodily injury or properly damage arising out of business records by At this time, the company does not gerify that these documents constitute

conditions shall be considered as arising out of one occurrence

#### CONTRACTUAL LIABILITY INSURANCE COVERAGE PART

(Blanket Coverage)
(Continued)

#### IV. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"contractual liability" means liability expressly assumed under a written contract or agreement; provided, however, that contractual liability shall not be construed as including liability under a warranty of the fitness or quality of the named insured's products or a warranty that work performed by or on behalf of the named insured will be done in a workmanlike manner;

"suit" includes an arbitration proceeding to which the insured is required to submit or to which the insured has submitted with the company's consent.

#### V. POLICY TERRITORY

This insurance applies only to bodily injury or property damage which occurs within the policy territory.

#### VI. ADDITIONAL CONDITIONS

#### Arbitration

The company shall be entitled to exercise all of the insured's rights in

the choice of arbitrators and in the conduct of any arbitration proceeding.

#### Premium

When used as a premium basis:

- 1. the word "cost" means the total cost of all work in connection with all contracts of the type designated in the schedule for this insurance with respect to which "cost" is the basis of premium, regardless of whether any liability is assumed under such contracts by the insured. It includes the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the insured, or others including all fees, allowances, bonuses or commissions made, paid or due. It shall not include the cost of any operations to which exclusion (m) applies.
- 2. the word "sales" means the gross amount of money charged by the named insured or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair and includes taxes, other than taxes which the named insured and such others collect as a separate item and remit directly to a governmental division.

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	Multiple full light for Ses as designated on S	Supplemental De	eclarations made part of	this policy.	<b>C</b> 1	
<del>5.</del>	INSURANCE IS PROVIDED WITH RESPECT TO THE	DESIGNATED	PREMISES AND WITH	RESPECT TO	THOSE COVERAGE	ES AND KINDS
	OF PROPERTY FOR WHICH A SPECIFIC LIMIT OF FORMS AND ENDORSEMENTS MADE A PART HEF	REOF:	SHOWN, SUBJECT TO	ALL THE TE	HMS OF THIS POLI	CY INCLUDING
. +	SECTION I — PROPERTY COVERAGE	Coinsurance Percentage		LIMIT C	F LIABILITY	*
Ä		Applicable				
ž	Building(s) Personal Property of the Insured		\$ DED MD120			
S E	Personal Property of Others	90	\$ PFR MP12(	15		
, <u>r</u>	Additional Coverages (Specify)		17.			·
Ë	INLAND MARINE					
MARGIN BELOW THIS MARK	DEDUCTIBLE: \$ EACH OCCURR	ENCE\$	AGGREGA	TE EACH C	CCURRENCE. IF N	O DEDUCTIBLE
<u> </u>	STATED ABOVE, THE DEDUCTIBLE SHALL BE \$10	00 EACH OCC				
¥.	SECTION II — LIABILITY COVERAGE   Bodily Injury and Property Damage		LIMIT	OF LIABILIT	<u> </u>	<u> </u>
G	Liability — Combined Single Limit	\$	,000 each occurre	nce \$	000 aggrega	***
Ď	Premises Medical Payments	\$	each pers	son \$	DOG 000 3 4 10 190	cident
∢	Bodily Injury Liability		* .			D
<u> </u>	Property Damage Liability		Coverage Parts	350 <b>3-1</b> L3	35/8 1-3523-0	)
ATTACH FORMS ALON	Premises Medical Payments Additional Coverages (Specify)			**	44 # 1 1993	
5		- FARM -			SOM	
È	ADDITIONAL SECTIONS (Specify)	VD_FORM P.	Dee	Fartural Control	- William	
•		•		•		
· · · <u> </u>			·			
6.	Forms and Endorsements made part of this policy at	time of issue:	•		•	_
			MP0090(07 77)	)		•
•	a. Section I — Forms and Endorsements applicable	to Section I o	nly:	•		
	MP0127(12 79) MP0014(01 83	S) MP12050	07 77) M202-5			
	b. Section II — Forms and Endorsements applicable	e to Section II	only: L4128-0 L43	30-0 L35	03-1 L3505-0	
•.	L3523-0 L4152-0 L3125-2 G	<u> 1283   3991</u>	=0.L3025=0.130	04-0 130	37-1 1 3252-0	
•	c. Additional Sections — Forms and Endorsements	applicable only	thereto (specify Section	n and Forms)	•	
7.	Mortgagee (Name and Address)			· .	. 4 40"	
	•	-		ante data		
8.	The Total Advance Premium is \$_2.81/1.00	and is payable	ie company loc	inception and	se aocument	t each anniversary
	I INLESS INDICATED BY AN X IN THE BOX RELOW A	AS "NOT APPI	KSNIN ESSHERDOOMI	SLEAD INGS	A INTERTORING CONT	THE WIND RICE
•	DATE.   NOT APPLICABLE   KS/SW 04 1	05. 83 OF	THE BASIS OF THE	tnat thes	e documents	constitute
	•	а	complete and a	eccurate	copy of the p	olicy.
		Countersi	ned by			
			, - , <del></del>			

Form PPM-478-1 (NS) CDR Printed in U.S.A.

Authorized Agent

COMMISSION
SMP 25 %

[P8]

#### SUPPLEMENTAL DECLARATIONS ENDORSEMENT



Designation of premises, as stated in the Declarations, is extended to include the following and insurance is provided with respect to those premises described below and with respect to those coverages and kinds of property for which a specific limit of liability is shown, subject to all the terms of this policy including forms and endorsements made a part hereof:

				SECTION I			
Loc. No.	Bldg. No.	DESIGNATED PREMISES (Address, City, State)	OCCUPANCY	COVERAGE	Forms and Endorsements Applicable	Coinsurance Percentage Applicable	Limits of Liability (\$)
1	1	940 MATLEY LANE RENO, NV #10 & 9502	OFC	CONTS	MP0014	90%	22,795
3	1	200 SO. IRONWOOD PARKWAY COEUR D'ALENE, IDAHO	OFC	CONTS	MP0014	90%	3,200
4	1	1060 FREEPORT 8943/	WHSE	CONTS	MP0014	90%	10,000
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	'						
			The com	pany loc	ated these	docum	ents in

DAILY REPORT for use with M-202-5 (XC) (NF) COMMERCIAL INLAND MARINE POLICY

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Countersigned by.

COMPANY COPY



#### Schedule

#### THE HARTFORD

No.	Full Description	Amounts or Limits of Insurance
ı.	SPECTROMETER-GEOMETRICS-GAMMA RAY, MODEL GR310	\$ 3,696.00
<b>?.</b> │	MT. SARRIS PORTABLE LOGGING UNIT-MODEL 1000-C	12,320.00
•	SCINTILLATION COUNTER-HT SAPRIS - MODEL 132	1,848.00
•	SCINTILLATION, GEOMETRICS, MODEL 101	1,570.00
•	DELETED	
•	MODEL 44.2 ENERGY GAMMA SCINTILLATOR	493.00
	SAMPLE SPLINTTER-FOUR SAMPLE PADS #638	7 300.00
	PORTABLE GAMMA RAY SPECTROMETER, EXPLORANTUM, MODEL-GR-310	3,634.00
	SCINTILLATION, GEOMETRICS, MODEL 101	1,571.00
.0.	DELETED	
1.	HCFAR SPECTAMETER MODEL TVA-IA	1,971.00
2-	ENERGY GAMMA SCINTELOMETER MODEL 44-2	492.00
3.	MOCROFISCHE READER REALIST VALIAN II, MODEL 3375A, SERIAL #107580	277.00
4.	MICROSCOPE-UNITROM S#803038	782.00
5.	KEMMER WATER SAMPLER SA1200-C15	248,00
6	WEST POCLKET SECRETARY S#329868	260.00
7.	TEXAS INSTRUMENT CALCULATOR PG100A S#4977814 LTA2878	170.00
8	TWO PORTABLE CONDUCTIVITY METERS	400.00
19.	GATES 32 ASR-TELEX-MACHINE #101206	3,000.00
0.	2 WALKIE TALKIES, REALISTIC MODEL TRC280A S#172957 & 184893 @ 250. EACH	500.00
1	1 HOMELITE GENERATOR S#E3178156-MODEL PP17001	300.00
2.	1 RADEM VLF S#121	1,790.00
3	73 IDEAL TRAVEL TRUE S#11693	4,000.00
24	2 HT90 PORTABLE VHF PRIVATE LINE HANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI TANGLES FINANDI FINANDI FINANDI FINANDI FINANDI FINANDI FINANDI FINANDI	ents in its

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Comprehensive Gene	ral Liability	Insurance Coverage	Part
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<u> </u>		* **		
Und. Approved	Confidential Report	Und. Notes:		,
Quality Control.	•		•	

53 SMP CF7025

(For use only if this Coverage Part is effective after the effective date of the Policy)

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the named insured as follows:

### SCHEDULE

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having

Coverages ·	A	dvance Pro	emiums		Lin	nits of Liab	lity	
A — Bodily Injury Liability	\$	7!	<b>15.</b> 00		\$	PER L4152-	,000 each occ	urrence
				+	\$	_ <del></del>	,000 aggregat	e
B — Property Damage Liability	. \$	45	3.00		\$		,000 each occ	
	1			•	\$		,000 aggregat	e
Rating Classifications Entries herein, except as specifically provided el where in this policy, do not modify any of the oti	se- her	Code No.	Premium Bases	Rates			Advance Prem	1
provisions of this policy.				B.I.		P.D.	B.I.	P.D.
(a) Premises — Operations			(a) Area (b) Frontage (c) Remuneration (d) Receipts	(a) Per (b) Per (c) Per (d) Per	100 Line \$100 \$100	Sq.Ft. of Area ar Foot 0 of Remun. 0 of Receipts		
(b) Escalators	•		(e) Landings .	(e) Per	Land	ding		
(c) Independent Contractors			(f) Cost	1.		of Cost		'l
(d) Completed Operations			(g) Receipts	1		00 of Receipts		
(e) Products			(h) Sales	(h) Per	\$1,0	000 of Sales	• •	
	• •,	•	· · · · · ·					
PER SCHEDULE  © L3125-2							749.00	453.0
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		•					,	
Form Numbers of Endorsements forming part of the	nis C	Coverage Pa	art at Issue:	TOT		ADVANCE REMIUMS	\$ 749.00	\$ 453,00

If the Policy Period is more than one year, the Premium is Payable:

On effective date of Policy \$

1st Anniversary \$

The conditions and provisions printed on pages CGL-2 and CGL-3 of This Coverage Part shall not be binding unless countersigned by a duly effect as of the effective date of the policy and, at issue of said policy, for fiscal by a duly authorized agent of the company shall constitute valid counters

DDEMICEC	REDICAL	DAVMENTO	INSURANCE -	COVEDACE	DADT
LEGIMES	WILLIAM	PATIMENTS	INSULANUE -	- GUYERAGE	LUVI

			4		
Und. Approved	Confidential	Und. Notes:		<del></del>	
1	Report	<u>}</u>			
<u> </u>		1		•	
Quality Control		1			
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1		t			

	•		F 7	CIAN	CETAA
This Cassana	Dank family a man	of Dollar No	22	21.1	CF702

5 issued by THE HARTFORD INSURANCE GROUP ompany designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy)

(at the hour stated in the policy) and forms a part of the above designated This Coverage Part is effective..... policy issued to...

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the named insured as follows:

#### **SCHEDULE**

The insurance afforded is with respect to the following coverage as indicated by specific premium charge or charges. The limit of the

Coverage	Advance Premium		Limits of Liability				
E — Premises Medical Payments	\$ 32.00 (INCL)	\$ 1,000	each person				
	<u> </u>	\$ 10,000	each accident				
Description	n of Hazards	•	Advance Premiums				
(a) Premises and Operations							
CODE 13841 65198 65121			27.00 2.00 2.00				
59993			1.00				
		•	<u>-</u>				
<u> </u>			•				
(b) Escalators			.:				
		•					
(c) Sports Activities	-1						
	•						
	*	· •					
Form Numbers of Endorsements forming part of this Cove	erage Part at issue:	OTAL ADVANCE PREMIUM	\$ 32.00 (INCL)				

If the Policy Period is more than one year, the Premium is Payable:

On effective date of Policy \$ 1st Anniversary \$ 2nd Anniversary \$

This Coverage Part shall not be binding unless countersigned by a duly effect as of the effective date of the policy and, at issue of said policy, form by a duly authorized agent of the company shall constitute valid countersign.

The conditions and provisions printed on page MP-2 of this form are her copy of the policy.

MP-1

# CONTRACTUAL LIABILITY INSURANCE (BLANKET COVERAGE) — COVERAGE PART

	• .		•	CUPT
Und. Approved	Confidential Report	Und. Notes:		
. Quality Control	, .			

This Coverage Part forms a part of Policy No. 53 SMP CF7025 issued by THE HARTFORD INSU	RANCE GROU
Company designated therein, and  takes effect as of the effective date of said policy unless otherwise stated herein.	•

(For use only if this Coverage Part is effective after the effective date of the Policy)

(at the hour stated in the policy) and forms a part of the above designated This Coverage Part is effective.....

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the named insured as follows:

#### SCHEDULE

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverages		Advance Premium	18 👈	Limits of Liability				
YB — Contractual Bodily Injury Liability	\$	34.00		\$ PER 1415	currence			
ZB — Contractual Property Damage Liability	\$	\$ 43.00			\$ ,000 each occurrence \$ ,000 aggregate			
	Code		1	ates	Advance Premiums			
Designation of Contracts	No.	Premium Bases	⋅ B. I.	P. D.	В. І.	P. D.		
		(a) Cost (b) Sales		of Cost		-		
OIL OR GAS OPERATIONS IN THE FIELD-BROAD FORM	13812	A) IF ANY	FLAT	FLAT	34.00	43.00		
	-				, .			
					÷			
Form Numbers of Endorsements forming part of the	nis Coverage	e Part at issue:		ADVANCE REMIUMS	\$ 34.00	\$ 43 ₀ 00		

If the Policy Period is more than one year, the Premium is Payable:

On effective date of Policy \$

ATTACH FORMS ALONG MARGIN BELOW THIS MARK

1st Anniversary \$

2nd Anniversary \$

The following exclusions also apply:

☐ Exclusion (p) — Products and Completed Operations

☐ Exclusion (q)—x, c & u

#### -CONTRACTUAL BODILY INJURY COVERAGE YB-LIABILITY

#### COVERAGE ZB--CONTRACTUAL PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the insured all sums which the insured, by reason of contractual liability assumed by him under any written contract of the type designated in the schedule for this insurance, shall become legally obligated to pay as damages because of

> Coverage YB. bodily injury or Coverage ZB. property damage

to which this insurance applies, caused by an occurrence, and the company shall have the right and duty to defend any suit against the insured seeking damages on account of such bodily injury or property damage, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend

- (1) any arbitration proceeding wherein the company is not entitled to exercise the insured's rights in the choice of arbitrators and in the conduct of such proceedings, or
- any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

#### Exclusions

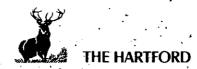
This insurance does not apply:

- (a) to liability assumed by the insured under any incidental contract;
- (b) (1) if the insured is an architect, engineer or surveyor, to bodily injury or property damage arising out of professional services performed by such insured, including
  - (i) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs or specifications, and
  - (ii) supervisory, inspection or engineering services;
  - (2) if the indemnitee of the insured is an architect, engineer or surveyor, to the liability of the indemnitee, his agents or employees, arising out of

The conditions and provisions printed on pages KB-2 and KB-3 of this This Coverage Part shall not be binding unless countersigned by a duly au by a duly authorized agent of the company shall constitute valid counte

effect as of the effective date of the policy and, at issue of said policy, forms printing of countries in a third declarations occurred and policy these documents constitute

# Amendment — Limits of Liability (Single Limit)



Named Insured and Address

This endorsement forms a part of Policy No. 53 StP CF7025 issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date ...... Effective hour is the same as stated in the Declarations of the policy.

_			•								· · · · · · · · · · · · · · · · · · ·	•		
TI	his en	dorsement r	nodifies su	ch insuranc	e as is affo	rded by the	"provisions"	of the policy	relating to	the fo	ollowing:			<b>Y</b>
	, C	OMPREH	ENSIVE	GENERA	AL LIABIL	ITY INSU	RANCE			<u>·</u>	(Coverage	Part "	"CGL")	ę
	C	OMPLET	ED OPE	RATIONS	AND PE	RODUCTS	LIABILIT	TY INSURA	NCE	_	(Coverage.	Part '	"CO/PR")	)
	, M	IANUFAC	<b>TURERS</b>	' AND C	ONTRACT	TORS' LI	ABILITY I	<b>NSURANC</b>	E	· —	(Coverage	Part '	"MC")	
• . . • .	0	WNERS',	LANDLO	DRDS' A	ND TENA	NTS' LIA	BILITY IN	ISURANCE		. <del>-</del>	(Coverage	Part '	"OLT")	
•					INSURAN		•	**			(Coverage	'Part∴'	"K") [.] ¬ -	<u>.</u>
	, C	WNERS'	AND CO	NTRACT	TORS' PR	OTECTIV	/E LIABIL	İTY, INSUF	RANCÉ	· _	(Coverage	Part '	"OCP")	•

#### SCHEDULE

The limit of the company's liability against the following coverages, as afforded under the provisions of each Coverage Part designated by symbol herein, shall be as stated herein, subject to all the terms of this endorsement and the policy having reference thereto.

Coverages			25		4.	Coverage	Parts	, Limit	s of Liability	· / /-
		*				CGL.	<u>K# 8</u>	,	0,000 each occurrenc	е "
Bodily Injury	Liability ar	•	amage Liability			CGL		-7	0 ,000 aggregate — D	livision 1
		grade a state			i ter de re <u>Escr</u> e			\$ <u>\$</u>	.,000 aggregate — C	lvision 2
Bodily Injury	y Liability aı	nd Property D	amage Liabilit	<b>y</b>				\$	,000 each occurrenc	e .

Division 1 — Applicable to damages because of bodily injury and property damage as specified in paragraph (b) in the "Limits of Liability" provision of this endorsement.

Division 2 — Applicable to damages because of all bodily injury and property damage as stated in paragraph (c) in the "Limits of Liability" provision of this endorsement.

tt is agreed that, with respect to each of the Coverage Parts designated in the Schedule of this endorsement, the "Limits of Liability" provision thereof is amended to read as follows:

# LIMITS OF LIABILITY

Regardless of the number of (1) Insureds under this policy, (2) persons or organizations who sustain bodily injury or property damage, (3) claims made or suits brought on account of bodily injury or property damage or (4) automobiles or mobile equipment to which this policy applies, the company's liability is limited as follows:

#### Bodily Injury Liability and Property Damage Liability Coverage

(a) The limit of liability stated in the Schedule of this endorsement as applicable to "each occurrence" is the total limit of the company's liability under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of bodily injury, including damages for care and loss of services, and all property damage as the result of any one occurrence; provided that with respect to any one occurrence for which notice of this policy is given in lieu of security or when this policy is certified as proof of financial responsibility for the future under the provisions of the motor vehicle financial responsibility are orange any occurrence state in the future under the separate limits required by such law, but the separate application of such limits had not increase the total limit of the company's liability.

does not certify that these documents constitutions.

- (b) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate Division 1" is, subject to provision (a) hereof respecting "each occurrence", the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all bodily injury and property damage which is included in any of the numbered subparagraphs below and, in subparagraph. (3), with respect either to the bodily injury or property damage, or to the bodily injury and property damage (within one or both the hazards identified therein) for which insurance is actually afforded under at least one such Coverage Part:
  - (1) all **property damage** arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including **property damage** for which liability is assumed under any **incidental contract** relating to such premises or operations, but excluding **property damage** included in subparagraph (2) below;
  - (2) all property damage arising out of and occurring in the course of operations performed for the named insured by independent contractors and general supervision thereof by the named insured, including any such property damage for which liability is assumed under any incidental contract relating to such operations, but this subparagraph (2) does not include property damage arising out of maintenance or repairs at premises owned by or rented to the named insured or structural afterations at such premises which do not involve changing the size of or moving buildings or other structures;
  - (3) all bodily injury and property damage included within the completed operations hazard and all bodily injury and property damage included within the products hazard;
  - (4) all property damage for which liability is assumed under any contract, other than an Incidental contract, to which the Contractual Liability Insurance, if afforded, applies:

Such "aggregate - Division 1" limit shall apply separately:

- (i) to the **property damage** included in subparagraphs (1) and (2) and separately with respect to each project away from premises owned by or rented to the **named insured**;
- (ii) to the sum of the damages for all **bodily injury** and **property damage** included in subparagraph (3) and for which insurance, if any, is afforded as stated in paragraph (b) above;
- (iii) to the **property damage** included in subparagraph (4) and separately with respect to each project away from premises owned by or rented to the **named insured**.
- (c) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate Division 2" is, subject to provision (a) hereof respecting "each occurrence", the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all bodily injury and property damage.
- (d) For the purpose of determining the limit of the company's liability, all **bodily injury** and **property damage** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one **occurrence**.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

	<b>-</b>		*:	orized	
Countersigned	by			•	
		-		-	•

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

# Extension Schedule for CGL, OLT or MC Coverage Parts of Casualty Insurance Policy or SMP Policy — Section II



This schedule forms a part of Policy part thereof, issued to	No. 53 SMP CF	7025 an	d is an extension of the	schedule of the(	Coverage Part(s) forming a
by THE HARTFORD INSURANCE ( effective date is stated herein.	GROUP company o	lesignated there	in, and takes effect as	of the effective date of s	aid policy unless another
Effective date	12:01 A.M.,	standard time.		•	
RATING CLASSIFICATIONS Entries herein, except as specifica	lly provided elsew	there in this po	licv. do not modify a	ny of the other provision	s of this policy.
Code No.	Premium Bases	Rates		Advance Premiums	
A) PREMISES - SUBLINE		BI	PD	BI .	PD
314 - T001					
FIRE LEGAL LIABILITY	PAYROLL -	PER 100			
LOC 1 73800	25,000		.045		11.00
1. BUILDINGS OR					
PREMISES - BANK,			•		
MERCANTILE, MANUFACTURI	NG			-1	•
OR OFFICE - NOT				-	
OCCUPIED BY THE INSURED	i '		•		. •
(LESSORS RISK ONLY)	AREA - PEF	1	.047	16.00	1.00
LOC 2 65198	900 .	1.826	. U47	10.00	1.00
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	_		a complete al	nd accurate copy	of the policy.



# THE HARTFORD

Named Insured and Address

Policy Number 53 SAP CF7025

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

"STOP-GAP COVERAGE ENDORSEMENT"
COMPREHENSIVE GENERAL LIABILITY

IN CONSIDERATION OF THE PREMIUM HEREIN PROVIDED, IT IS AGREED THAT IF, UNDER ANY CIRCUMSTANCES, IT IS DETERMINED THAT ANY EMPLOYEE OF THE INSURED WHO IS REPORTED AND DECLARED UNDER THE WORKMEN'S COMPENSATION LAW OR LAWS OF THE STATE OF NEVADA IS INJURED IN THE COURSE OF HIS EMPLOYMENT, BUT IS NOT ENTITLED TO RECEIVE THE BENEFITS PROVIDED BY THE AFOREMENTIONED LAW, THEN THIS POLICY SHALL COVER THE LEGAL LIABILITY OF THE INSURED FOR SUCH BODILY INJURY, DISEASE, OR DEATH.

THE COMPANY'S LIABILITY UNDER THIS ENDORSEMENT ON ACCOUNT OF BODILY INJURY, DISEASE, OR DEATH INCLUDING DAMAGES FOR CARE AND LOSS OF SERVICES, IS LIMITED TO THE SUM OF \$00,000.00 FOR ONE OCCURRENCE.

THE INSURANCE GRANTED BY THIS ENDORSEMENT SHALL NOT APPLY TO:

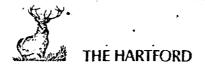
- (a) BODILY INJURY, DISEASE OR DEATH SUFFERED OR CAUSED BY ANY PERSON KNOWINGLY EMPLOYED BY THE INSURED IN VIOLATION OF ANY LAW AS TO AGE, OR UNDER THE AGE OF 14 YEARS REGARDLESS OF ANY SUCH LAW.
- (b) BODILY INJURY, DISEASE OR DEATH SUFFERED OR CAUSED BY ANY EMPLOYEE WHOSE REMUNERATION HAS NOT BEEN INCLUDED IN THE TOTAL REMUNERATION UPON WHICH PREMIUM FOR THIS ENDORSEMENT IS BASED;
- (c) AIRCRAFT OPERATION OR THE PERFORMANCE OF ANY DUTY IN CONNECTION WITH AIRCRAFT WHILE IN FLIGHT;
- (d) ANY PREMIUM, ASSESSMENT, PENALTY, FINE OR OTHER OBLIGATION IMPOSED BY ANY WORKMEN'S COMPENSATION LAW:
- (e) ANY CLAIM FOR BODILY INJURY, DISEASE, OR DEATH WITH RESPECT TO WHICH THE INSURED IS DEPRIVED OF ANY DEFENSE FOR DEFENSES OR IS OTHERWISE SUBJECT TO PENALTY BECAUSE OF DEFAULT IN PREMIUM PAYMENT UNDER, OR ANY OTHER FAILURE TO COMPLY WITH THE PROVISIONS OF THE WORKMEN'S COMPENSATION LAW OR LAWS OF THE STATE ABOVE NAMED.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute complete and accurate copy of the policy.

Authorized Agent



Named Insured and Address

Policy Number

53 SMP CF7025

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

"STOP-GAP COVERAGE ENDORSEMENT"
COMPREHENSIVE GENERAL LIABILITY

(CONT.)

(f) ANY CLAIM FOR DAMAGES ON ACCOUNT OF ANY DISEASE CAUSED OR AGGRAVATED BY PERIODIC, FREQUENT OR CONTINUAL EXPOSURE OVER A PERIOD OF DAYS, WEEKS, MONTHS, OR LONGER TO CONDITIONS IN THE COURSE OF EMPLOYMENT, OR ANY OCCUPATIONAL DISEASE.

THE PREMIUM FOR THIS ENDORSEMENT SHALL BE COMPUTED UPON THE REMUNERATION EARNED BY SUCH EMPLOYEES AS ARE REPORTED UNDER THE WORKMEN'S COMPENSATION LAW OR LAWS OF THE STATE ABOVE NAMED.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a partitive of the company shall constitute valid countersignature of this endorsement.

business records. At this time, the company does not certify that these documents constitute

Countersinned by

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a complete and accurate copy of the policy.

# Supplementary Coverage Endorsement Personal Injury and Additional Insured (Employees)



Named Insured and Address

53 SMP CF.7025 therein, and takes effect as of the effective date of said policy unless another effective date is stated herein:

.... 12:01 A.M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE SPECIAL MULTI-PERIL POLICY LIABILITY INSURANCE

> NIL Insured's Participation

It is agreed that:

- The insurance afforded under the Coverage for Bodily Injury Liability is extended to apply to damages because of personal injury, subject to the following additional provisions:
  - This extended insurance does not apply:
    - to liability for personal injury assumed by the insured under any contract or agreement;
    - to personal injury arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of
    - (c) to personal injury sustained by any person as the result of an offense directly or indirectly related to the employment of such person by
    - to personal injury arising out of libel, slander, defamation, disparagement or violation of an individual's right of privacy, if the first publication or utterance of the same or similar material giving rise to the offense was made prior to the effective date of this insurance:
    - (e) to personal injury arising out of any publication or utterance of defamatory or disparaging material concerning any person, organization or business enterprise, or his or its products or services, made by or at the direction of any insured with knowledge of the falsity
    - to personal injury arising out of any publication or utterance of defamatory or disparaging material or material violating an individual's right of privacy made in the course or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the named insured.
  - When used in reference to this insurance:
    - "personal injury" means injury sustained by any person or organization and arising out of a personal injury offense committed during the policy period within the policy territory;
  - "personal injury offense" means (a) false arrest, detention or imprisonment, or malicious prosecution; (b) libel, slander, defamation, disparagement or violation of an individual's right of privacy; or (c) wrongful entry or eviction or other invasion of the right of private
  - The "Limits of Liability" provision is amended by adding the following thereto:
    - The total liability of the company for all damages because of all personal injury to which this insurance applies shall not exceed the amount stated in the Schedule as the limit of bodily injury liability and as applicable to "each occurrence".
    - With respect to any claim because of *personal injury*, the company shall not be liable for a greater proportion of any loss than the difference between the participation percentage, if any, stated above and one hundred percent, and the balance of the loss shall be borne by the *insured*; provided the company may pay the *insured*'s portion of a loss to effect settlement of the loss, and, upon notification of the action taken, the *named insured* shall promptly reimburse the company therefor.
- The "Persons Insured" provision is amended to include as an insured any employee of the named insured while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:
  - (1) to bodily injury or personal injury to (a) another employee of the named insured arising out of or in the course of his employment or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof;
  - to property damage to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by (a) another employee of the named insured, or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part the company; provided that if this endorsement takes effect to the policy and the company; provided that if this endorsement takes effect to the policy and the company; provided that if this endorsement takes effect to the company; provided that if this endorsement takes effect to the company; provided that if this endorsement takes effect to the company; provided that if this endorsement takes effect to the company; provided that if this endorsement takes effect to the company; provided that if the company is the company takes effect to the company takes effect to the company takes effect to the company takes effect to the company takes effect to the company takes effect to the company takes effect to the company takes effect to the company takes effect to the company takes effect to the company takes effect to the company takes effect to the company takes effect to the company takes effect to the company takes effect to the company takes effect to the company takes effect to the company takes effect to the company takes effect to the company takes effect to the company takes effect to t

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# ADDITIONAL INSURED

(Premises Leased to the Named Insured)

Named Insured and Address:

53 SMP CF7025

Effective date

12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE

OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

STOREKEEPERS' LIABILITY INSURANCE

It is agreed that the "Persons Insured" provision is amended to include as an *insured* the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the *named insured*, and subject to the following additional exclusions:

The insurance does not apply:

- 1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
- 2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

#### SCHEDULE

•			Premi	ums .
Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	÷ •	Bodily Injury Liability	Property Damage Liability
940 MATLEY LANE (13 RENO. NV 89502	WALTER & VIVIAN COX HELEN & ROSS WHITACRE		INCL ·	INCL

AND DORTHELLA & PAUL SILVA

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



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Countersigned by.....

Authorized Agent

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

#### PRODUCTS HAZARD EXCEPTIONS

Named Insured and Address

This endorsement forms a part of Policy No. issued by THE HARTFORD INSURANCE GROUP company design nated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date.....

.12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that the products hazard does not include bodily injury or property damage arising out of the named insured's products manufactured, sold, handled or distributed in connection with (1) the use of any premises described in this endorsement, owned by or rented to the named insured or (2) any operation, described in this endorsement, conducted by or on behalf of the named insured.

Description of Premises and Operations:

M G C - CODE 13841 - PER L3503-1

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

# REAL PROPERTY—LIABILITY—FIRE

Named Insured and Address

This endorsement forms a part of Policy No. 53 SNP CF7025 issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date

.12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that the Property Damage Liability Coverage applies to property damage to structures or portions thereof rented to or occupied by the named insured and described in this endorsement, including fixtures permanently attached thereto, if such property damage arises out of fire, subject to the following additional provisions:

1. With respect to the insurance provided by this endorsement, all of the exclusions of the policy, other than the Nuclear Energy Liability Exclusion (Broad Form), are deleted and replaced by the following:

This insurance does not apply to liability assumed by the insured under any contract or agreement.

The limit of liability stated in this endorsement applies separately to the insurance under this endorsement and is in lieu of any other limit of liability stated in the policy.

Description of Property

Limit of Liability

Rate (per \$100 of Limit) Premium

940 MATLEY LANE #10 RENO, NV 89502

25,000.00

each occurrence

11.00 (INCL)

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

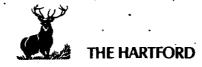
This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



business records. At this time, the company does not certify that these documents constitute a Complete and accurate copy of the policy rest

# BROAD FORM PROPERTY DAMAGE ENDORSEMENT

(Including Completed Operations)



Named Insured and Address

This endorsement forms a part of Policy No	53	SMP	CF702	25
issued by THE HARTFORD INSURANCE GF therein, and takes effect as of the effective another effective date is stated herein.	NOF	P. com	pany des	signated
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This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

CONTRACTUAL LIABILITY INSURANCE

#### Classification:

PER L3125-2

It is agreed that the insurance for property damage liability applies, subject to the following additional provisions:

- A. The exclusions relating to **property damage** to (1) property owned, occupied or used by or rented to the **insured** or in the care, custody or control of the **insured** or as to which the **insured** is for any purpose exercising physical control and (2) work performed by or on behalf of the **named insured** arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith, are replaced by the following exclusions (y) and (z):
  - (y) to property damage
    - to property owned or occupied by or rented to the insured, or, except with respect to the use of elevators, to property held by the insured for sale or entrusted to the insured for storage or safekeeping,
    - (2) except with respect to liability under a written sidetrack agreement or the use of elevators to
      - (a) property while on premises owned by or rented to the *insured* for the purpose of having operations performed on such property by or on behalf of the *insured*,
      - (b) tools or equipment while being used by the insured in performing his operations, ...
      - (c) . property in the custody of the insured which is to be installed, erected or used in construction by the insured,
      - d) that particular part of any property, not on premises owned by or rented to the insured,
        - upon which operations are being performed by or on behalf of the insured at the time of the property damage arising out of such operations, or
        - (ii) out of which any property damage arises, or
        - the restoration, repair or replacement of which has been made or is necessary by reason of faulty workmanship thereon by
          or on behalf of the *insured*;
  - (z) with respect to the completed operations hazard and with respect to any classification stated above as "including completed operations", to property damage to work performed by the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith.
- 3. The insurance afforded by this endorsement shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof) available to the *insured*, such as but not limited to Fire and Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the "Other Insurance" Condition is amended accordingly.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Countersigned by.....

Authorized Agent

63 SM 4-1020 Inland Marine SMP ONLY Prepaid 14R M SMP Section I Rating Modification Factor Computation Annual Installment IRPM RMF EXPENSE THE HARTFORD CBP Part III CBP ONLY RMF+ Premlum-CBP Mod. =. Limit of Form No. or Liability **Premium Computations** Coverage Bldg. Deduct. (3) Mod Prem. (5) Mod Rate (6) Cash AP or RP (8) \$ 10094.16 23 290 * N/A = \$ 202 2.00 × = × The company located these documents in its **CBP ONLY** For CBP Policies RAT RMF = \$1.00 C-9-W DATE X business records. At this time of the company Term Factor 3 Yr PPD Premium triFrom Col. (8) CBP 20 does not certify that these documents constitute a complete and accurate copy of the policy.

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Form G-2781-0 Printed in U.S.A.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

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# AOP Premium Computations

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THE HARTEORD

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Coverage	Limits of Liability			Premium Bases	 }	Exposure	Bases	•
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Form PPM-474-1 Printed in U.S.A.

SMP Total Premium

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The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Inland Marine 14 3.27-83 #1 SMP Section 1 ☐ Prepaid Rating Modification Factor Computation ☐ Annual Installment IRPM **EXPENSE** RMF THE HARTFORD ☐ CBP Part III amend sote CBP ONLY P/R or S/R RMF+ Premium CBP Mod. =. Form No. or Limit of Bldg. Deduct. Loc. Coverage Liability **Premium Computations** Mod Prem ()(s) Mod Rate-(1) Cash AP or RP(8) x 250 conts 16320 2.00 = 3300 = change 392 66 3.00 NO change × 134 aa × × х = × = × = × = × x = X х = х = × = × = х = × CBP ONLY business records. At this time, the company **†For CBP Policies** RMF = \$1.003 Yr PPD Premium does not certify that these documents constitute t#From Col. (8) CBP 20 a complete and accurate copy of the policy Form PPM-471-2 Printed in U.S.A. 3.00



THE HARTFORD

# SMP Premium Recapitulation (All Locations)

nsured Harana Mi	ning	Policy Number Date 53 S/71/2 C/= 7035 4/-/
Section I	Premium	☐ Prepaid
Fire	\$ 88	☐ Annual Installment
Extended Coverage	\$ 00	
Vandalism and Malicious Mischief	\$ 4/	
Sprinkler Leakage	\$	· ·
Optional Perils/All Other Perils	\$ 280	
Burglary and Theft	\$	
nland Marine	\$ 1101	] .
Glass	\$	
Miscellaneous Section I Coverages	\$	·
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		TOTAL Section I Premium \$ 1503
Section II	Premium	
Premises/Operations Liability OLT	\$ 9000	
Premises/Operations Liability M&C	\$	
Premises/Operations Liability SKL	\$	Ţ
Elevator	\$	
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Medical Payments	\$ 33/	
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Increased Limits Basic Charge	\$	DESTROY
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		TOTAL Section II Premium \$ /3//

The company located these documents in its business records At this time, the company does not certify that these documents constituted to the policy.

Agency: _____ If Annual Installment Multiply TOTAL PREMIUM by 3 \$

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CBP Mod. to Col. (6)

Inland Marine SMP ONLY SMP Section I **E**Prepaid Rating Modification Factor Computation ☐ Annual Installment IRPM EXPENSE RMF THE HARTFORD ☐ CBP Part III CBP ONLY P/R or S/R RMF+ Premium-CBP Mod. = ..... Form No. or Limit of Bldg. Deduct. Coverage Liability **Premium Computations** Loc. Mod Prem. (5) Mod Rate (6) Cash AP or TOTA (1) 250 = 392 16=101) 240 - egicip-= 575 19180 3.00 5590 2.40 = 134 men × × × × × = = = DESTROY = . = × = × The company located these documents in its CBP ONLY **†For CBP Policies** RMF = \$1.00business records. At this time, the company Term Factor 3 Yr PPD Premium ##From Col. (8) CBP 20 does not certify that these documents constitute a complete and accurate copy of the policy. .945 Form PPM-471-2 Printed in U.S.A. 3.00

SMP Section II

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# PREMIUM CODING RECORD (PCR)

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business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

# PREMIUM CODING RECORD (PCR)

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# PREMIUM CODING RECORD (PCR)

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6 State   Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary       Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primary     Primar	3 3 3 4 4 4 4 4 4 4 4 5 5 5 5 5 5 5 5 5
6 State   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Secondary   C   Primary   C   Secondary   C   Secondary   C   Primary   C   Secondary   C   Secondary   C   Primary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary	3   3   3   4   4   4   4   4   4   4
0 State Primary	DEFERRED PREMIUM  7 Imary  C   Secondary  C   Comm   Major   Tax Loc.   Special State   ID    8   Co.   Filling   ID    8   Co.   Filling   ID    8   Co.   Filling   ID    8   Co.   Filling   ID    8   Co.   Filling   ID    8   Co.   Filling   ID    8   Co.   Filling   ID    8   Co.   Filling   ID    8   Co.   Filling   ID    9   Comm   Major   Tax Loc.   Filling   ID    9   Comm   Major   Tax Loc.   Filling   ID    9   Comm   Major   Tax Loc.   Filling   ID    9   Comm   Filling   ID    9   Comm   Major   Tax Loc.   Filling   ID    9   Comm   Filling   ID    9   Comm   Major   Tax Loc.   Filling   ID    9   Comm   Filling   ID    9   Comm   Major   Tax Loc.   Filling   ID    9   Comm   Filling   ID    9   Comm   Major   Tax Loc.   Filling   ID    9   Comm   Major   Tax Loc.   Filling   ID    9   Comm   Major   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Major   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm   Tax Loc.   Filling   ID    9   Comm
Sacondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Primary   C   Secondary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary	3 3 3 4 4 4 4 4 4 4 4 4 5 5 5 5 5 5 5 5
Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   R   Comm   Premium   Premium   R   Comm   Premium   Premium   R   Comm   Premium   Premium   R   Comm   Premium   Premium   R   Comm   Premium   Premium   R   Comm   Premium   Premium   Premium   R   Comm   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Premium   Prem	Previous Policy Number   Previous Producer Code
Part 001 of 001 Date 05-22-84 Coded By	THE HARTFORD  THE HARTFORD  THE HARTFORD  THE HARTFORD  THE HARTFORD  THE HARTFORD  THE HARTFORD  THE HARTFORD

Comments.

COMPANY COPY

/ does not certify that these documents constitute

a complete and accurate copy of the policy.

0998

TERM

YRS

FROM 03/27/83

ΤO 03/27/84

COMPANY	HARTFORD	ACCIDENT	AND	INDEMNITY	COMPANY

INSURED'S NAME AND MAILING ADDRESS

ENDORSEMENT EFFECTIVE DATE | POLICY NUMBER

RKS INSURANCE

AUTHORIZED REPRESENTATIVE'S NAME AND MAILING ADDRESS 608342 6000-13

LACANA MINING, INC.

PO BOX 11305 **RENOO NV 89510** 

02/14/84

PRODUCER CODE

### **POLICY CHANGES**

DELETE THE FOLLOWING FROM EQUIPMENT PLOATER:

53 SMP CF7025

AGGLOMETER VALUE - \$5,250.

DRUM AGGLOMETER W/SCREW FEEDER VALUE - \$3.965.63

SIZE #3 ENCROSED STARTER VALUE - \$331.53

SMALL HOPPERS, LRG HOPPERS, FREDER MODIFICATION FOR AGGLOMETER VALUE - \$547.

SPECIFY FORM NOS. AND EDITION DATES AFFECTED BY POLICY CHANGES:

# SECTION I—PROPERTY COVERAGE

		LIMITS OF LIABILITY		RAT	res	PREMIUMS			
•	Loc. No.	 Previous	` New	Previous	New	Previous	New	Add'l Return	
•	╁┈	\$	S		ž	\$	\$	\$	
	+	\$	\$			\$	\$	\$	
-		\$ .	\$			\$	\$	\$ \$	

#### SECTION II—LIABILITY COVERAGE

COVERAGE	LIMITS OF	LIABILITY	PREMIUMS				
	· Previous	New	Previous	New	Add'I Return		
SMP Liability Insurance Form: Bodily Injury and Property Damage Liability (Combined Single Limit)	ea. Occurrence Aggregate	\$ ea. Occurrence \$ Aggregate	\$	\$	\$		
Premises Medical Payments  SMP Liability Insurance Form  Medical Payments Coverage Part	\$ ea. Person \$ ea. Accident	ea. Person a. Accident	\$	\$	\$		
Forms other than  SMP Liability Insurance Form Specify Coverage Part	\$ ea. Occurrence \$ Aggregate	\$ ea. Occurrence \$ Aggregate	\$	\$	s		
Revised Dual Limits:	PROPERTY DAI \$ ea. Occurrence \$ Aggregate	MAGE LIABILITY  \$ ea. Occurrence  \$ Aggregate	\$	\$	\$		

#### INSTALLMENT PAYMENT PREMIUMS

PRF .112 Dates of subsequent installments, 2. if payable in annual installments: 3. PREMIUM DUE AT EFFECTIVE DATE OF ENDORSEMENT: Total for remainder of policy term: EC: VIF 5-09/84 PDPC

Return Revised Additional

(EXP:

MP 12 01 (Ed. 02 79) Agency, By.

# CHANGE ENDORSEMENT

DUPLICATED

MP 12 01 (Ed. 02 79)

OF THE POLICY NUMBERED BELOW: POLICY NUMBER **TERM**  FROM TO. 53 SMP CF7025 1 YRS 03-27-83 03 - 27 - 84COMPANY HARTFORD ACCIDENT AND INDEMNITY CO INSURED'S NAME AND MAILING ADDRESS LACANA MINING, INC. AUTHORIZED REPRESENTATIVE'S NAME AND MAILING ADDRESS R K S INSURANCE 600342 PO BOX 11305 **RENO NV 89510** PRODUCER CODE **POLICY CHANGES** LOCATION #5 BUILDING #1 IS ADDED PER BELOW:

SPECIFY FORM NOS. AND EDITION DATES AFFECTED BY POLICY CHANGES:

834 SIERRA WAY HAWTHORNE NV 89415

L-3124-6

#### SECTION I—PROPERTY COVERAGE

··			LIMITS O	F LIABILITY	RA	TES		PREMIUMS			
Coverage Description	Loc. No.	Bldg. No.	Previous	New	Previous	New	Previous	New	X Add'l Return		
CONTENTS	5	1	s -	\$.1,000		VRS	\$ <b>-</b>	\$ 12.	\$ 12.		
	1		\$	\$			\$	\$	\$		
· .			S	\$			\$	\$	\$		

#### SECTION II—LIABILITY COVERAGE

	1	. LIMITS O	F LIABILITY	PREMIUMS					
		Previous	New	Previous	New 1	Add'I Return			
SMP Liability Insurance Form Bodily Injury and Property Damage Liability (Combined Single Limit)	\$	ea. Occurrence Aggregate	\$ 500,000 ea. Occurrence \$ 500,000 Aggregate	\$ -	\$ 22.	\$ 22.			
Premises Medical Payments SMP Liability Insurance Form Medical Payments Coverage Part	\$	ea. Person	\$ 1,000 \$ 10,000 Person ea. Accident	s -	ş 2.	ş 2.			
Forms other than SMP Liability Insurance Form Specify Coverage Part PERSONAL INJURY	\$	BODILY IN  ea. Occurrence  Aggregate	\$ ea. Occurrence \$ Aggregate	<b>\$</b> -	\$ 2.	ş 2.			
AD FORM PROPERTY DAM.  Revised Dual Limits:	\$	PROPERTY DA  ea. Occurrence  Aggregate	** ea. Occurrence  ** Aggregate	\$ _	\$ 1.	\$ 1.			

Dates of subsequent installments,

if payable in annual installments:

PREMIUM DUE AT EFFECTIVE DATE OF ENDORSEMENT:

Total for remainder of policy term:

PREMIUM: g1 04-16-84 PDPC

The Istallments of Additional Return Revised these records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

(EXP: 03-27-84)

B

MP 12 01 (Ed. 02 79)

___Agency, By_





# THE HARTFORD



Named Insured and Address

Policy Number

53 SMP CF7025

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

02 - 24 - 84

Endt. No. 6

LACANA MINING, INC. PO BOX 11305 RENO NV 89510

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE OWNERS' LANDLORDS' AND TENANTS' LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE SPECIAL MULTI-PERIL POLICY LIABILITY INSURANCE

It is agreed that the Schedule is amended by the addition of the locations and classifications described in the schedule below.

Rating Classifications  ENTRIES HEREIN EXCEPT AS SPECIFICALLY PROVIDED ELSEWHERE IN THIS	Code No.	Premium Bases	Rates	Annual Premiums		Addl. or Ret. Premiums	
entries Herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of the policy.  (a) Premises — Operations — Escalators			B.I. P.D.  (A) PER 100 SQ. FT. OF AREA (B) PER LINEAR FOOT (C) PER \$100 OF REMUNERATION (D) PER LANDING	B.I.	P.D.	B.J.	P.D.
PREMISES (314) NV/TO01/005 334 SIERRA WAY HAWTHORNE	65121S	A. 400	5.158 .074	21.	1.	2.	1.
PREMISES MEDICAL PAYMENTS (325)				2.		3.	•
PERSONAL INJURY	99980			1.	1.	1.	1.
BROAD FORM PROPERTY DAMAGE	99982	-			1.		1.
	·						·
•							
•							
				-	•		
	l		Total Additional or Re	eturn Prei	nium Due		•

on Effective Date of Endorsement

LM:gj 04-16-84 PDPC

(EXP: 03-27-84)

If the Policy Period is more than one year and the Premium is payable in installments, the Anniversary premiums stated in the Declarations of the policy are amended to read as follows:

1st Anniversary

2nd Anniversary

\$

Nothing herein contained shall be held to vary, waive, alter, or extend any than as herein-stated.

business records. At this time, the company This endorsement shall not be binding unless countersigned by a duly authorized representative these documents constitute a complete and accurate copy of the policy.

Countersigned by

S	Inception Date   Expiration   Date   Producer   Code   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number
C   State   Primary   C   Secondary   C   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   C   C   C   C   C   C   C   C	DEFERRED PREMIUM  Primary    C   Secondary   C   Comm   Major   Tax Loc.   Special State   Filing   D
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THIS ENDORSEMENT FORMS A PART OF THE POLICY NUMBERED BELOW: ENDORSEMENT EFFECTIVE DATE | POLICY NUMBER **TERM FROM** ΤO 03 27 84 YRS 09 02 83 53 SMP CF7025 03 27 83 COMPANY HARTFORD ACCIDENT & INDEMNITY COMPANY AUTHORIZED REPRESENTATIVE'S NAME AND MAILING ADDRESS INSURED'S NAME AND MAILING ADDRESS LACANA MINING, INC. P.O. BOX 11305 INSURANCE MANAGEMENT SERVICES RENO, NV 89510 PRODUCER CODE 600107 **POLICY CHANGES** SEC I (INLAND MARINE) INCREASE CONTRACTORS EQUIPMENT BY \$60,000 TO NEW LIMIT OF \$101.092. (SCHEDULE OF EQUIPMENT TO FOLLOW) SPECIFY FORM NOS. AND EDITION DATES AFFECTED BY POLICY CHANGES: SECTION I-PROPERTY COVERAGE **PREMIUMS** RATES LIMITS OF LIABILITY ☐ Add'l Bldg. Coverage Loc. **Previous** New **Previous** New **Previous** New Return Description No. No. \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ SECTION II—LIABILITY COVERAGE **PREMIUMS** COVERAGE LIMITS OF LIABILITY Add'l Return **Previous** New New **Previous** SMP Liability Insurance Form: \$ Bodily Injury and Property ea. Occurrence ea. Occurrence \$ \$ Damage Liability \$ (Combined Single Limit) **Aggregate** Aggregate Premises Medical Payments \$ S SMP Liability Insurance ea. Person Form ea. Person \$ **Medical Payments** \$ \$ ea. Accident Coverage Part ea. Accident Forms other than **BODILY INJURY LIABILITY.** SMP Liability Insurance Form \$ ea. Occurrence ea. Occurrence \$ \$ Specify Coverage Part Aggregate Aggregate PROPERTY DAMAGE LIABILITY ea. Occurrence ea. Occurrence Aggregate Revised Dual Limits: Aggregate INSTALLMENT PAYMENT PREMIUMS Additional Return The company located these documents in the Dates of subsequent installments,. 3. if payable in annual installments: PREMIUM DUE AT EFFECTIVE DATE OF ENDORSEMENT: PR .564 Total for remainder of policy term: JR/MR 10 12 83 MP 12 01 (Ed. 02 79)

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### RATING MEMORANDUM

Named Insured

LACANA MINING, INC.

Policy Period

Policy Number

03 27 83/84

53 SMP CF7025

Agent's Name

INSURANCE MANAGEMENT SERVICES 600107

Rating Information:/Commission if other than normal.

SEC II - 15% SCHED CR

ENDT #1

Form PC-29-1 Printed in U.S.A.

Attach to Company Daily Report (CDR)

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State   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Secondary   C   Primary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C	FERRED PREMIUM  Imary    C   Comm   Major   Tax Loc   Special   Stat
8 State   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary	### FERRED PREMIUM    Major   Comm   Major   Tax Loc.   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Specia
6 State   Primary   C   Secondary   C   Primary   C   R   Secondary   C   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary   C   R   Primary	FERRED PREMIUM    Major   Line   Tax Loc   Special   State   ID
e State	FFERRED PREMIUM  Imary   C   Secondary   C   Comm   Major   Line   Tax Loc.   Special   Stat    Ri. Co.   Filling   ID    43 4 45   52 5 5 5 4 66 57 60 61 64 65 67 8 9    3 3 3 4 4 4 4 4 4 4 4 4 4 4 4 5 5 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 0 1 2 3 4 5 6 7 8 9 0 0 1 2 3 4 5 6 7 8 9 0 0 1 2 3 4 5 6 7 8 9 9 0 0 1 2 3 4 5 6 6 7 8 9 9 0 0 1 2 3 4 5 6 6 7 8 9 9 0 0 1 2 3 4 5 6 6 7 8 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
6 State   Primary	EFERRED PREMIUM  Imary    Comm   Major   Line   Tax Loc.   Special Filing   ID
G   State   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Secondary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary   G   Primary	EFERRED PREMIUM  Imary  C Secondary  Ri Comm  Major  Line  Tax Loc. Special Filing  ID  A3 4 4 5 5 5 5 5 5 5 5 6 6 6 6 6 6 6 6 6 6
6 State   Primary	EFERRED PREMIUM  Imary  R Secondary  F R Comm  Major  Line  RI. Co.  Filling  1D  1D  10  10  10  10  10  10  10  10
S D D D MO Yr Premium	Num    C   Comm   B   Sym   Number   Provious   Producer   Code     43   4   45   47   1   2   63   65   66   71   72   77
Part 001 of 001 Date 10-27-83 Coded By	The company located these documents in its business records. At this time, the company does not certify that these documents constitu

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a complete and accurate copy of the policy.

S   C   D   Policy Number   Insured's Name	Inception Date
10   State	2508643 CA
B State	OEFERRED PREMIUM         Comm         Major         Tax Loc.         Special Stat Inc           Primary         \$ Secondary         \$ Comm         Major         Tax Loc.         Special Filling         Stat Inc           36         43         4         45         52         54         56         57         80         81         84         65         67         89           2         2         3         3         3         4         4         4         4         4         4         4         4         4         4         4         4         4         4         4         4         4         4         4         4         4         4         4         4         4         4         4         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5         5
State   Primary	DEFERRED PREMIUM   C   Secondary   C   Comm   Major   Tax Loc.   Special State   Filing   ID
State   Primary	DEFERRED PREMIUM   C   Comm   Major   Tax Loc.   Special   Stat.
State   Primary	DEFERRED PREMIJUM   C   Comm   Major   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Special State   Tax Loc.   Tax Loc.   Tax Loc.   Tax Loc.   Tax Loc.   Tax Loc.   Tax Loc.   Tax Loc.   Tax Loc.   Tax Loc.   Tax Loc.   Tax Loc.   Tax Loc.   Tax Loc.   Tax Loc.   Tax Loc.   Tax Loc.   Tax Loc.   Tax Loc.   Tax Loc.   Tax
State   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C	DEFERRED PREMIUM   Comm   Major   Tax Loc.   Special State   Text   Special State   Text   Special State   Text   Special State   Text   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special State   Special Special Special State   Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Special Spe
State   Primary     C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondar	DEFERRED PREMIUM   Comm   Major   Tax Loc.   Special   State   Filling   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   Sta
	Previous Policy Number   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Producer   Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Previous Pre
4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	
Part 001 of 001 Date 06-28-83 Coded By	THE HARTFORD

Comments

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business records. At this time, the company does not certify that these documents constitute

a complete and accurate copy of the policy.

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8 s C C B R Sym Number Insured's Name 1 2 3 4 5 5 7 8 10 11 16 17 ' 36	Inception Date   Expiration   Producer   Of Policy   Date   Producer   Of Policy   Date   Producer   Of Policy   Producer   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy   Of Policy
State   Primary	EFERRED PREMIUM  thary    C   Comm   Major   Tax Loc   Special   Stat
a Staté	EFERRED PREMIUM    Major   Tax Loc.   Special   State   Filing   D
6 State Primary	EFERRED PREMIUM  rimary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Secondary  G Seco
State   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondar	PEFERRED PREMIUM rimary    C
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business records. At this time, the company does not certify that these documents constitute

a complete and accurate copy of the policy.

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The company located these documents in its business records. At this time, the company does not certify that these documents constitute

a complete and accurate copy of the policy.

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business records. At this time, the company does not certify that these documents constitute

a complete and accurate copy of the policy.

PREMIUM CODING RECORD (PCR)
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Part 002 of 003 Date 04-12-83 Coded By    The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

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a complete and accurate copy of the policy.

COMPANY COPY

business records. At this time, the company does not certify that these documents constitute

Form OA-1130-D-1 Printed in U.S.A.

Comments

. 0806

# Supplementary Coverage Endorsement Personal Injury and Additional Insured (Employees)



### THE HARTFORD

Named Insured and Address

This endorsement forms a part of Policy No......issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE
SPECIAL MULTI-PERIL POLICY LIABILITY INSURANCE

Insured's Participation ______ %

### it is agreed that:

- 1. The insurance afforded under the Coverage for Bodily Injury Liability is extended to apply to damages because of personal injury, subject to the following additional provisions:
  - 1. This extended insurance does not apply:
    - (a) to liability for personal injury assumed by the insured under any contract or agreement;
    - (b) to personal injury arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of
    - (c) to personal injury sustained by any person as the result of an offense directly or indirectly related to the employment of such person by the named insured;
    - d) to personal injury arising out of libel, slander, defamation, disparagement or violation of an individual's right of privacy, if the first publication or utterance of the same or similar material giving rise to the offense was made prior to the effective date of this incurance;
    - (e) to personal injury arising out of any publication or utterance of defamatory or disparaging material concerning any person, organization or business enterprise, or his or its products or services, made by or at the direction of any insured with knowledge of the falsity
    - (f) to personal injury arising out of any publication or utterance of defamatory or disparaging material or material violating an individual's right of privacy made in the course or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the named insured.
  - When used in reference to this insurance:
    - "personal injury" means injury sustained by any person or organization and arising out of a personal injury offense committed during the policy period within the policy territory:
    - "personal injury offense" means (a) false arrest, detention or imprisonment, or malicious prosecution: (b) libel, slander, defamation, disparagement or violation of an individual's right of privacy; or (c) wrongful entry or eviction or other invasion of the right of private occupancy.
  - 3. The "Limits of Liability" provision is amended by adding the following thereto:
    - The total liability of the company for all damages because of all personal injury to which this insurance applies shall not exceed the amount stated in the Schedule as the limit of bodity injury liability and as applicable to "each occurrence".
    - With respect to any claim because of personal injury, the company shall not be liable for a greater proportion of any loss than the difference between the participation percentage, if any, stated above and one hundred percent, and the balance of the loss shall be borne by the insured; provided the company may pay the insured's portion of a loss to effect settlement of the loss, and, upon notification of the action taken, the named insured shall promptly reimburse the company therefor.
- II. The "Persons Insured" provision is amended to include as an insured any employee of the named insured while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:
  - (1) to bodily injury or personal injury to (a) another employee of the named insured arising out of or in the course of his employment or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof:
  - (2) to property damage to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by (a) another employee of the named insured, or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company: provided that if this endorsement takes effect of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a suthorized agent of the company shall constitute valid countersignature of this endorsement.

business records. At this time, the company does not certify that these documents constitute complete and accurate copy of the policy.

Authorized Agent



# SPECIAL MULTI - PERIL POLICY

### Form 4253

The Company providing this insurance is the member of The Hartford Insurance Group designated in the Declarations (a stock insurance company, herein called The Company)

IN CONSIDERATION OF THE PREMIUM, insurance is provided the named insured with respect to the premises designated in Item 4 of the Declarations and with respect to those coverages and kinds of property for which a specific limit of liability is shown, subject to all of the terms of this policy including forms and endorsements made a part hereof.

In Witness Whereof, the Company has caused this policy to be signed by its President and Secretary, but the same shall not be binding unless countersigned on the declarations page by a duly authorized agent of the Company.

Mechael S. Wilder, Secretary

DeRoy C. Thomas, President



### PRODUCTS HAZARD EXCEPTIONS

Named Insured and Address

Effective date

.12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that the products hazard does not include bodily injury or property damage arising out of the named insured's products manufactured, sold, handled or distributed in connection with (1) the use of any premises described in this endorsement, owned by or rented to the named insured or (2) any operation, described in this endorsement, conducted by or on behalf of the named insured.

Description of Premises and Operations:

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



THE HARTFORD

# SPECIAL MULTI-PERIL POLICY CONDITIONS AND DEFINITIONS GENERAL CONDITIONS



The following Conditions apply to Section 1 and 11 except as otherwise indicated. Additional Conditions or modifications of the following Conditions may appear in the specific coverage sections.

Premium. All premiums for this policy shall be computed in accordance with the Company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

If this policy is issued for a period in excess of one year with a specified expiration date and a premium is payable at each anniversary, such premium shall be determined annually on the basis of the rates in effect at the anniversary date.

If this policy is issued for a period without a specified expiration date, it may be continued by payment of the required premium for the succeeding annual period. Such premium must be paid to the Company prior to each anniversary date; if not so paid, this policy shall expire on the first anniversary date that the said premium has not been received by the Company.

- Time of Inception. To the extent that coverage in this policy replaces coverage in other policies terminating noon standard time on the inception date of this policy, coverage under this policy shall not become effective until such other coverage has terminated.
- 3. Cancellation. This policy may be cancelled by the named insured by surrender thereof to the Company or any of its authorized agents or by mailing to the Company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the Company by mailing to the named insured at the mailing address shown in the Declarations, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the named insured or by the Company shall be equivalent to mailing.

If the named insured cancels, the Company shall, upon demand and surrender of this policy, refund the excess of paid premium above the customary short rates for the expired time. If the Company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

Notice of cancellation addressed to the named insured and mailed to the mailing address shown in the Declarations shall be sufficient notice to effect cancellation of this policy.

- 4. Concealment or Fraud. This policy is void if any insured has intentionally concealed or misrepresented any material fact or circumstance relating to this insurance.
- Assignment. Assignment of interest under this policy shall not bind the Company until its consent is endorsed hereon. However, if the named insured shall die, this insurance shall apply:
  - (a) to the named insured's legal representative, as the named insured, but only while acting within the scope of his duties as such; or
  - (b) to the person having temporary custody of the property of the named insured but only until the appointment and qualification of the legal representative.

### Subregation.

- (a) In the event of any payment under this policy, the Company shall be subrogated to all the insured's rights of recovery against any person or organization and the insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The insured shall do nothing after loss to prejudice such rights.
- (b) The Company shall not be bound to pay any loss if the insured has impaired any right of recovery for loss; however, it is agreed that the insured may:
  - (1) as respects property while on the premises of the insured, release others in writing from liability for loss prior to loss, and such release shall not affect the right of the insured to recover bereunder, and
  - (2) as respects property in transit, accept such bills of tading, receipts or contracts of transportation as are ordinarily issued by carriers containing a limitation as to the value of such goods or merchandise.
- 7. Inspection and Audit. The Company shall be permitted but not obligated to inspect the named insured's property and operations at any time. Neither the Company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking on behalf of for for the benefit of the named insured or others to determine or warrant that such property or operations are safe or healthful or are in compliance with any law, rule or regulation.

The Company may examine and audit the named insured's books and records at any time during the policy period and extensions and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

- 8. Liberalization Clause. In the event any filing is submitted to the insurance supervisory authorities on behalf of the Company, and:
  - (a) the filing is approved or accepted by the insurance authorities to be effective while this policy is in force or within 45 days prior to its inception; and
  - (b) the filing includes insurance forms or other provisions that would extend or broaden this insurance by endorsement or substitution of form, without additional premium;

the benefit of such extended or broadened insurance shall inure to the benefit of the insured as though the endorsement or substitution of form had been made.

- Insurance Under More Than One Coverage, Part or Endorsement. In the event that more than one coverage, part or endorsement of this policy insures the same loss, damage or claim, the Company shall not be liable for more than the actual loss or damage sustained by the insured.
- 10. Waiver or Change of Provisions. The terms of this insurance shall not be waived, changed or modified except by endorsement issued to form a part of this policy.

### CONDITIONS APPLICABLE TO SECTION 1

- 1. Policy Period, Territory. Section 1 of this policy applies only to loss to property during the policy period while such property is within or between the fifty states of the United States of America, the District of Columbia and Puerto Rico.
- 2. Deductible. Unless otherwise provided in the Declarations:
  - (a) The sum of \$100 shall be deducted from the amount of loss to property in any one occurrence. This deductible shall apply:
    - (1) separately to each building, including personal property therein:
    - (2) separately to personal property in each building if no coverage is provided on the containing building; and
    - (3) separately to personal property in the open (including within vehicles).
  - (b) The aggregate amount of this deductible in any one occurrence shall not exceed \$1,000.
- 3. Coinsurance Clause. The Company shall not be liable for a greater proportion of any loss to property covered than the limit of liability under this policy for such property bears to the amount produced by multiplying the actual cash value of such property at the time of the loss by the coinsurance percentage stated in the Declarations.

In the event that the aggregate claim for any loss is both less than \$10,000 and less than 5% of the limit of liability for all contributing insurance applicable to the property involved at the time such loss occurs, no special inventory or appraisement of the undamaged property shall be required providing that nothing herein shall be construed to waive the application of the first paragraph of this clause.

If insurance under Section I of this policy is divided into separate limits of liability, the foregoing shall apply separately to the property covered under each such limit of liability.

- 4. Removal. This policy covers toss by removal of the property covered hereunder from premises endangered by the perils insured against, and the amount of insurance applies pro rata for five days at each proper place to which such property shall necessarily be removed for preservation.
- 5. Debris Removal. This policy covers expense incurred in the removal of debris of the property covered which may be occasioned by loss by any of the perils insured against in this policy. The total amount recoverable under this policy for both loss to property and debris removal expense shall not exceed the limit of liability applying to the property. Cost of removal of debris shall not be considered in the determination of actual cash value when applying the Coinsurance Clause.
- 6. War Risk And Governmental Action Exclusion. This policy under Section I shall not apply to loss caused, directly or indirectly, by or due to any act or condition incident to the following:
  - (a) hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack (i) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, mayal or air forces; or (ii) by military, naval or air forces; or (iii) by an agent of any such government, power, authority or forces, it being understood that any discharge, explosion or use of any weapon of war employing nuclear fission or fusion shall be conclusively presumed to be such a hostile or warlike action by such a government, power, authority or forces;
  - (b) insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence; seizure or destruction under quarantine or custom's regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade.

### 7. Nuclear Clause And Nuclear Exclusion.

(a) Nuclear Clause (Not Applicable in New York). The word "Tire" in this policy is not intended to and does not embrace nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and loss by nuclear reaction or nuclear radiation or radioactive contamination is not intended to be and is not insured against by this policy, whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed the or aggravated by "fire" or any other perils insured against by this

policy. However, subject to the foregoing and all provisions of this policy, direct loss by "fire" resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.

- (b) Nuclear Clause (Applicable only in New York): This policy does not cover loss or damage caused by nuclear reaction or nuclear radiation or radioactive contamination, all whether directly or indirectly resulting from an insured perit under this policy.
- (c) Nuclear Exclusion (Not Applicable in New York): Loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, or due to any act or condition incident to any of the foregoing is not insured against by this policy, whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by any of the perils insured against by this policy; and nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, is not "explosion" or "smoke". This clause applies to all perils insured against hereunder except the peril of fire, which is otherwise provided for in the nuclear clause above.

### Other Insurance.

- (a) If at the time of loss there is other insurance written in the name of the insured upon the same plan, terms, conditions and provisions as contained in this policy, herein referred to as Contributing Insurance, the Company shall be liable for no greater proportion of any loss than the limit of liability under this policy bears to the whole amount of insurance covering such loss.
- (b) If at the time of loss there is other insurance other than that as described in (a) above, the Company shall not be liable for any loss hereunder until:
  - (1) the Liability of such other insurance has been exhausted, and
  - (2) then for only such amount as may exceed the amount due from such other insurance, whether collectible or not.
- 9. Duties Of The Named Insured After A Less. In case of loss the named insured shall:
  - (a) give immediate written notice of such loss to the Company:
  - (b) protect the building and personal property from further damage, make reasonable temporary repairs required to protect the property, and keep an accurate record of repair expenditures;
  - (c) prepare an inventory of damaged personal property showing in detail, quantity, description, actual cash value and amount of loss. Attach to the inventory all bills, receipts and related documents that substantiate the figures in the inventory;
  - (d) exhibit the remains of the damaged property as often as may be reasonably required by the Company and submit to examination under eath:
  - (e) submit to the Company within 60 days after requested a signed, sworn statement of loss that sets forth to the best of the named insured's knowledge and belief:
    - (1) the time and cause of loss;
    - (2) interest of the insured and all others in the property involved and all encumbrances on the property;
    - (3) other policies of insurance that may cover the loss;
    - (4) changes in title or occupancy of the property during the term of the policy;
    - (5) specifications of any damaged building and detailed estimates for repair of the damage;
    - (6) an inventory of damaged personal property described in (c)
  - (f) give notice of such  $\dots$  to the proper police authority if loss is due to a violation of law.
- 10. Appraisal. If the named insured and the Company fail to agree on the amount of the loss, either can demand that the amount of loss be set by appraisal. If either party makes a written demand for appraisal, each shall

cxi select a competent independent appraiser. Each shall notify the other of The dometic representative the selection of the written demand. The written demand. The written demand business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the p

The two appraisers shall select a competent, impartial umpire. If the appraisers are unable to agree upon an umpire within fifteen (15) days, the mamed insured or the Company may petition a judge of a Court of Record in the state where the insured premises is located to select an umpire.

The appraisers shall then set the amount of the loss. If the appraisers submit a written report of an agreement to the Company, the amount agreed upon shall be the amount of the loss. If the appraisers fail to agree within a reasonable time, they shall submit their differences to the umpire. Written agreement signed by any two of these three shall set the amount of loss.

Each appraiser shall be paid by the party selecting that appraiser. Other expenses of the appraisal and compensation of the empire shall be paid aqually by the named insured and the Company.

- 11. Company Options. If the Company gives notice within thirty (30) days after it has received a signed, sworn statement of loss, it shall have the option to take all or any part of the property damaged at an agreed value, or to repair, rebuild or replace it with equivalent property.
- Abandonment Of Property. The Company need not accept any property abandoned by an insured.
- 13. Payment Of Loss. The Company will pay all adjusted claims within thirty (30) days after presentation and acceptance of the proof of loss.
- 14. Privilege To Adjust With Owner.
  - (a) Except as provided in (b) below, or unless another payee is specifically named in the policy, loss, if any, shall be adjusted with and payable to the named insured.
  - (b) In the event claim is made for damage to property of others held by the insured, the right to adjust such loss or damage with the owner or owners of the property is reserved to the Company and the receipt of payment by such owner or owners in satisfaction thereof shall be in full satisfaction of any claim of the insured for which such payment has been made.

If legal proceedings be taken to enforce a claim against the insured as respects any such loss or damage, the Company reserves the right at its option without expense to the insured to conduct and control the defense on behalf of and in the name of the insured. No action of the Company in such regard shall increase the liability of the Company under this policy, nor increase the limits of liability specified in the policy.

- 15. Suit. No suit shall be brought on this policy unless the insured has complied with all the policy provisions and has commenced the suit within one year after the loss occurs.
- 16. Permits And Use. Except as otherwise provided, permission is granted:
  - (a) to make alterations and repairs:
  - (b) in the event of loss hereunder, to make reasonable repairs, temporary or permanent, provided such repairs are contined solely to the protection of the property from further damage, and provided further that the insured shall keep an accurate record of such repair expenditures. The cost of any such repairs directly attributable to damage by any peril insured against shall be included in determining the amount of loss hereunder. Nothing herein contained is intended to modify the policy requirements applicable in case loss occurs, and in particular the requirement that, in case loss occurs, the insured shall protect the property from further damage.
- 17. Vacancy, Unoccupancy and Increase of Hazard.
  - (a) This Company shall not be liable for loss occurring while a described building, whether intended for occupancy by owner or tenant is vacant beyond a period of sixty consecutive days. "Vacant" or "Vacancy" means containing no contents pertaining to operations or activities customary to occupancy of the building, but a building in process of construction shall not be deemed vacant.
  - (b) Permission is granted for unoccupancy.
  - (c) Unless otherwise provided in writing added hereto this Company shall not be liable for loss occurring while the hazard is increased by any means within the control or knowledge of the insured.

18. Protective Safeguards. If as a condition of this insurance that the insured shall maintain so far as is within his control such protective safeguards as are set forth by endorsement hereto.

Failure to maintain such protective safeguards shall suspend this insurance only as respects the location or situation affected for the time of such discontinuance.

19. Mortgage Clause—Applicable Only To Buildings. This clause is effective if a mortgagee is named in the Declarations. The word "mortgagee" includes "trustee". Loss to buildings shall be payable to the named mortgage as interest may appear, under all present or future mortgages on the buildings described in the Declarations in order of precedence of mortgages on them.

As it applies to the interest of any mortgagee designated in the Declarations, this insurance shall not be affected by any of the following:

- (a) any act or neglect of the mortgagor or owner of the described buildings;
- (b) any foreclosure or other proceedings or notice of sale relating to the property:
- (c) any change in the title or ownership of the property;
- (d) occupancy of the premises for purposes more hazardous than are permitted by this policy;

provided, that in case the mortgagor or owner shall neglect to pay any premium due under this policy, the mortgagee shall, on demand, pay the premium

The mortgagee shall notify the Company of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of the mortgagee. Unless permitted by this policy, such change of ownership or occupancy or increase of hazard shall be noted on the policy and the mortgagee shall on demand pay the premium for the increased hazard for the term it existed under this policy. If such premium is not paid, this policy shall be null and void.

The Company reserves the right to cancel this policy at any time as provided by its terms. If so cancelled, this policy shall continue in force for the benefit only of the mortgagee for ten days after notice to the mortgagee of such cancellation and shall then cease. The Company shall have the right to cancel this agreement on ten days notice to the mortgagee.

When the Company shall pay the mortgagee any sum for loss under this policy, and shall claim that, as to the mortgagor or owner, no liability therefor existed, the Company shall, to the extent of such payment, be thereupon legally subrogated to all the rights of the mortgagee to whom such payment shall have been made, under the mortgage debt. In lieu of taking such subrogation, the Company may, at its option, pay to the mortgagee the whole principal due or to grow due on the mortgage, with interest accrued and shall thereupon receive a full assignment and transfer of the mortgage and of all such other securities. However, no subrogation shall impair the right of the mortgagee to recover the full amount of said mortgagee's claim.

- 20. Recoveries. In the event the Company has made a payment for loss under the policy and a subsequent recovery is made of the lost or damaged property, the insured shall be entitled to all recoveries in excess of the amount paid by the Company, less only the actual cost of effecting such recoveries.
- 21. Loss Clause. Any loss hereunder shall not reduce the amount of this incurance.
- 22. No Benefit To Ballee. This insurance shall not inure directly or indirectly to the benefit of any carrier or other bailee.
- 23. No Control. This insurance shall not be prejudiced:
  - (a) by any act or neglect of the owner of any building if the insured is not the owner thereof, or by any act or neglect of any occupant (other than the insured) of any building when such act or neglect of the owner or occupant is not within the control of the insured, or
  - (b) by failure of the insured to comply with any warranty or condition contained in any endorsement attached to this policy with regard to any portion of the premises over which the insured has no control.

### CONDITIONS APPLICABLE TO SECTION II

- 1. Supplementary Payments. The Company will pay, in addition to the applicable limit of liability:
  - (a) all expenses incurred by the Company, all costs taxed against the insured in any suit defended by the Company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the Company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the Company's liability thereon;
  - (b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bands required of the insured because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed \$250 per bail bond, but the Company shall have no obligation to apply for or furnish any such bonds;
  - (c) expenses incurred by the insured for first aid to others at the time of an accident, for bedily injury to which this policy applies:
  - (d) reasonable expenses incurred by the insured at the Company's request in assisting the Company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed \$25 per day.
- Premium. Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period (or part thereof terminating with the end of the policy period) designated in the Declarations as the audit period the earned premium shall be computed for such period and, upon notice thereof to the named insured shall become due and payable. If the total earned premium for the policy period is tess than the premium previously paid, the Company shall return to the named insured the unearned portion paid by the named

The named insured shall maintain records of such information as is necessary for premium computation and shall send copies of such records to the Company at the end of the policy period and at such times during the policy period as the Company may direct.

- 3. Financial Responsibility Laws. When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for bodily injury liability or for property damage liability shall comply with the provisions of such law to the extent of the coverage and timits of liability required by such law. The Insured agrees to reimburse the Company for any payment made by the Company which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph.
- 4. Insured's Duties in the Event of Occurrence, Claim or Suit.
  - (a) In the event of an occurrence, written notice containing particulars sufficient to identify the insured and also reasonably obtainable information with respect to the time, place and circumstances thereof and the names and addresses of the injured and of available witnesses shall be given by or for the insured to the Company or any of its authorized agents as soon as practicable.
  - (b) If claim is made or suit is brought against the insured, the insured shall immediately forward to the Company every demand, notice, summons or other process received by him or his representative.
  - (c) The Insured shall cooperate with the Company and, upon the Company's request, assist in making settlements, in the conduct of suits and in emorcing any right of contribution or indemnity against any person or organization who may be liable to the insured because of injury or damage with respect to which insurance is afforded under this policy; and the insured shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The insured shall not, except at his own cost, voluntarily make any portant, assume any obligation or incur any expense other than for first aid to others at the time of accident.
- 5. Medical Reports; Proof and Payment of Claim. As soon as practicable the insured person or someone on his behalf shall give to the Company written proof of claim, under oath if required, and shall, after each request from the Company, execute authorization to enable the Company to obtain medical reports and copies of records. The injured person sha

when and as often as the Company may reasonably require. The Company may pay the injured person or any person or organization rendering the services and the payment shall reduce the amount payable hereunder for such injury. Payment hereunder shall not constitute an admission of liability of any person or, except hereunder, of the Company.

6. Action Against Company. No action shall lie against the Company unless, as a condition precedent thereto, there shall have been full Compliance with all of the terms of this policy, nor until the amount of the insured's obligation to pay shall have been finally determined either by judgment against the insured after actual trial or by written agreement of the insured, the claimant and the Company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the Company as a party in any action against the insured to determine the insured's liability, nor shall the Company be impleaded by the insured or his legal representative. Bankruptcy or insolvency of the insured or of the insured's estate shall not relieve the Company of any of its obligations

7. Other Insurance. The insurance afforded by this policy is primary insurance, except when stated to apply in excess of or contingent upon the absence of other insurance. When this insurance is primary and the insured has other insurance which is stated to be applicable to the loss on an excess or contingent basis, the amount of the Company's liability under this policy shall not be reduced by the existence of such other insurance.

When both this insurance and other insurance apply to the loss on the same basis, whether primary, excess or contingent, the Company shall not be liable under this policy for a greater proportion of the loss than that stated in the applicable contribution provision below:

- (a) Contribution by Equal Shares, If all of such other valid and collectible insurance provides for contribution by equal shares, the Company shall not be liable for a greater proportion of such loss than would be payable if each insurer contributes an equal share until the share of each insurer equals the lowest applicable limit of liability undone policy or the full amount of the loss is paid, and with re-to contribute equal shares of the remaining amount or a cass until each such insurer has paid its limit in full or the full amount of the
- (b) Contribution by Limits. If any of such other insurance does not provide for contribution by equal shares, the Company shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.
- 8. Annual Aggregata, If this policy is issued for a period in excess of one year, any limit of the Company's liability stated in this policy as "aggregate" shall apply separately to each consecutive annual period.
- 9. Nuclear Exclusion.
- This policy does not apply:
  - (a) Under any Liability Coverage, to bodily injury or property damage (1) with respect to which an insured under this policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada. or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
    - (2) resulting from the hazardous properties of nuclear material and with respect to which (i) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (ii) the insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United Saltes of America, or any agency thereof, with any person or organization.
  - (b) Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurr with respect to bodily injury resulting from the hazardous propert.

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(c) Under any Liability Coverage, to bodily injury or property damage resulting from the hazardous properties of nuclear material, if

- (1) the nuclear material (i) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (ii) has been discharged or dispersed therefrom:
- (2) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or
- (3) the bodily injury or property damage arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any muclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to property damage to such nuclear facility and any property thereat.

### II. As used in this exclusion

"hazardous properties" include radioactive, toxic or explosive properties;

"nuclear material" means source material, special nuclear material or byproduct material;

"source material", "special nuclear material", and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor:

"waste" means any waste material (1) containing byproduct material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof;

### "Ruclear facility" means

- (a) any nuclear reactor,
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste,
- (c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235.
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste.

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations:

"muclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material:

"property damage" includes all forms of radioactive contamination of property.

### **DEFINITIONS APPLICABLE TO SECTION II**

When used in the provisions applicable to Section II of this policy (including endorsements forming a part bereof):

"automobile" means a land motor vehicle, trailer or semitrailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include mobile equipment;

"bodly injury" means bodily injury, sickness or disease sustained by any person which occurs during the policy period, including death at any time resulting therefrom;

"collapse hazard" includes "structural property damage" as defined herein and property damage to any other property at any time resulting therefrom. "Structural property damage" means the collapse of or structural injury to any building or structure due to (1) grading of land, exavating, borrowing, filling, back-filling, tunneling, pile driving, cofferdam work or caisson work, or (2) moving, shoring, underpinning, raising or demolition of any building or structure or removal or rebuilding of any structural support thereof. The collapse hazard does not include property damage (1) arising out of operations performed for the named issuered by independent contractors, or (2) included within the completed operations hazard or the underground property damage hazard, or (3) for which liability is assumed by the insured under an incidental centract;

"completed operations hazard" includes bodily injury and property damage arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the named insured. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (1) when all operations to be performed by or on behalf of the named imured under the contract have been completed.
- (2) when all operations to be performed by or on behalf of the named insured at the site of the operations have been completed, or
- (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The completed operations hazard does not include bodily injury or property damage arising out of

- (a) operations in connection with the transportation of property, unless the bodily injury or property damage arises out of a condition in or on a vehicle created by the loading or unloading thereof,
- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or
- (c) operations for which the classification stated in the policy or in the company's manual specifies "including completed operations";

"elevator" means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery; but does not include an automobile servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hod or material hoist used in alteration, construction or demoition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet;

"explosion hazard" includes property damage arising out of blasting or explosion. The explosion hazard does not include property damage (1) arising out of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment, or (2) arising out of operations performed for the named insured by "idependent contractors, or (3) included within the completed operations hazard or the underground property damage hazard, or (4) for which liability is assumed by the insured under an incidental contract;

"incidental contract" means any written (1) lease of premises, (2) essement agreement, except in connection with construction or demolition

operations on or adjacent to a railroad, (3) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (4) sidetrack agreement, or (5) elevator maintenance agreement;

"Insured" means any person or organization qualifying as an insured in the "Persons Insured" provision of the applicable insurance coverage. The insurance afforded applies separately to each insured against whom claim is made or suit is arought, except with respect to the limits of the company's liability;

"mebile equipment" means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the named insured, including the ways immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; aircompressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well servicing equipment;

"named insured" means the person or organization named in Item 1. of the declarations of this policy:

"named insured's products" means goods or products manufactured, sold, handled or distributed by the named insured or by others trading under his name, including any container thereof (other than a vehicle), but "named insured's products" shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold:

"occurrence" means an accident, including continuous or repeated exposure to conditions, which results in bodily injury or property damage neither expected nor intended from the standpoint of the imured;

"policy territory" means:

- (1) the United States of America, its territories or possessions, or Canada, or
- (2) international waters or air space, provided the bodily injury or property damage does not occur in the course of travel or transportation to or from any other country, state or nation, or
- (3) anywhere in the world with respect to damages because of bodily injury or property damage arising out of a product which was sold for use or consumption within the territory described in paragraph (1) above, provided the original suit for such damages is brought within such territory;

"products hazard" includes bodily injury and property damage arising out of the named insured's products or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs away from premises owned by or rented to the named insured and after physical possession of such products has been relinquished to others;

"properly damage" means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an occurrence during the policy period;

"underground property damage hazard" includes underground property damage as defined herein and property damage to any other property at any time resulting therefrom. "Underground property damage" means property damage to wires, conduits, pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus in connection therewith, beneath the surface of the ground or water, caused by and occurring during the use of mechanical equipment for the purpose of grading land, paving, excavating, drilling, borrowing, filling, back-filling or pile driving. The underground property damage hazard does not include property damage (1) arising out of operations performed for the named insured by independent contractors, or (2) included within the completed operations hazard, or (3) for which liability is assumed by the insured under an incidental con-

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

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# Extension Schedule for CGL, OLT or MC Coverage Parts of Casualty Insurance Policy or SMP Policy — Section II



his schedule forms a part					
by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.  Effective date12:01 A.M., standard time.					
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Form L-3125-2 Printed in U.S.A. (NS)

### REAL PROPERTY - LIABILITY - FIRE

Named Insured and Address

Effective date

...........12:01 A. M., standard time at the address of the named insured stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that the Property Damage Liability Coverage applies to property damage to structures or portions thereof rented to or occupied by a named insured and described in this endorsement, including fixtures permanently attached thereto, if such property damage arises out of fire, subject to the following additional provisions:

 With respect to the insurance provided by this endorsement, all of the exclusions of the policy, other than the Nuclear Energy Liabil Exclusion (Broad Form), are deleted and replaced by the following:

This insurance does not apply to liability assumed by the insured under any contract or agreement.

The limit of liability stated in this endorsement applies separately to the insurance under this endorsement and is in lieu of any other lir of liability stated in the policy.

Description of Property

Limit of Liability

Rate (per \$100 of Limit)

Premium

each occurrence

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, otl than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement tal effect as of the effective date of the policy and, at issue of said policy forms a part thereof countersignitudes the declarations pare of said policy and authorized agent of the company shall constitute valid countersignature of this endorsement.



business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

### SMP AMENDATORY ENDORSEMENT



MP 01 27 (Ed. 12 79)

In consideration of the premium charged, this endorsement is made a part of this policy.

The SMP Policy is amended as follows:

### 1. SUBROGATION

General Condition 6. "Subrogation" of the SMP Policy Conditions and Definitions Form is replaced by the following:

6. Subrogation.

- (a) In the event of any payment under this policy, the Company shall be subrogated to all the insured's rights of recovery against any person or organization and the insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The insured shall do nothing after loss to prejudice such rights except as provided below.
- (b) When SMP Condominium Additional Policy Provision Endorsement MP 00 80 is attached to this policy, the waiver of subrogation condition, paragraph 1. of Form MP 00 80 is deleted and replaced by the following:

The Company waives its rights to subrogation against any unit-owner of the condominium described in the declarations.

- (c) As respects coverage provided under Section I—Property Coverage of this policy, this insurance shall not be invalidated should the Insured waive in writing any or all right of recovery against eny party for loss. Provided, however, that in the event the insured waives only a part of his rights against any particular third party, this Company shall be subrogated with respect to all rights of recovery which the insured may retain against any such third party for loss from the perils insured against to the extent that payment therefor is made by this Company; all subject to the following additional provisions:
  - This condition does not apply to crime, inland marine or glass coverage written under Section 1 Property Coverage of this policy;
  - (2) If made before loss has occurred, such agreement may run in favor of any third party;
  - (3) If made after loss has occurred, such agreement may run only in favor of a third party falling within one of the following categories at the time of loss:
    - (i) a third party insured under this policy; or
    - (ii) a corporation, firm, or entity (a) owned or controlled by the named insured or in which the named insured owns capital stock or other proprietary interest, or (b) owning or controlling the named insured or owning or controlling capital stock or other proprietary interest in the named insured; or
    - (iii) a tenant of the named insured.
- (d) Except as provided in paragraphs (b) and (c) above the Company shall not be bound to pay any loss if the insured has impaired any right of recov-

ery for loss. However, it is agreed that the insured may, as respects property in transit, accept such bills of lading, receipts or contracts of transportation as are ordinarily issued by carriers containing a limitation as to the value of such goods or merchandise.

### 2. PERMITS AND USE

In the Conditions Applicable to Section I of the SMP Policy Conditions and Definitions Form:

- Condition 16. Permits and Use is amended by adding the following:
  - (c) Without prejudice to this insurance, for there to be an error in stating the name, number, street or location of any building(s) covered hereunder, or of building(s) and personal property if covered under a single item of insurance, where there is no willful concealment or misrepresentation.
- B. Condition 17. Vacancy, Unoccupancy and Increase of Hazard is replaced by the following:

Permission is granted for:

(a) The described building(s) to be vacant without limit of time, subject to a 15% reduction in the amount of loss payment otherwise due under this policy while the involved building(s) is vacant beyond a period of 60 consecutive days. This penalty will not be applicable during the period of any extension whereby the 60 day period is extended by endorsement.

("Vacant" or "Vacancy" means containing no contents pertaining to operations or activities customary to occupancy of the building. A building in the course of construction shall not be considered vacant.)

(b) Ипоссиралсу.

Provisions (a) and (b) above do not apply to the perils of vandalism or malicious mischief or sprinkler leakage.

(c) Increased hazards and for change in use or occupancy.

### 3. PERSONAL PROPERTY OF THE INSURED

The following words are deleted from Personal Property of the Insured in Section I, Property Covered:

- A. "and usual to the occupancy of the insured"
  - in the General Personal Property Form and Special Personal Property Form
- B. "and usual to the occupancy of the named insured"

in the Condominium Unit-owners General Personal Property Form and Condominium Unit-owners Special Personal Property Form

### 4. EXTENSIONS OF COVERAGE

In the General Building Form
Special Building Form
Condominium General Building Form
Condominium Special Building Form

the following words are deleted from A. Newly Acquired Property under Extensions of Coverage:

"but not exceeding \$100,000"

### ADDITIONAL INSURED

(Premises Leased to the Named Insured)



Named Insured and Address

Policy Number	
This endorsement for issued by THE HART nated therein, and tak unless another effective	rms a part of the policy as numbered above, FORD INSURANCE GROUP company designes effect as of the effective date of said policy date is stated herein.
Effective Date	Effective hour is the same as stated in the Declarations of the policy.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE STOREKEEPERS' LIABILITY INSURANCE

It is agreed that the "Persons Insured" provision is amended to include as an *insured* the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the *named insured*, and subject to the following additional exclusions:

The insurance does not apply:

- 1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
- to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

### **SCHEDULE**

Premiums

Bodily Property

Name of Person or Organization Injury Damage
(Additional Insured) Liability Liability

Designation of Premises (Part Leased to Named Insured)

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by .....

Authorized Agent

# Amendment — Limits of Liability (Single Limit)



Named Insured and Address

This endorsement forms a part of Policy No					
Effective dateEffective hour is the same as stated in the Declarations of the policy.					
This endorsement modifies such insurance as is afforded by the provisions of the policy relating to	) the following:				
COMPREHENSIVE GENERAL LIABILITY INSURANCE	- (Coverage Part "CGL")				
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE	— (Coverage Part "CO/PR")				
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE	- (Coverage Part "MC")				
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE	- (Coverage Part "OLT")				
CONTRACTUAL LIABILITY INSURANCE	- (Coverage Part "K")				
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE	- (Coverage Part "OCP")				

### SCHEDULE

The limit of the company's liability against the following coverages, as afforded under the provisions of each Coverage Part designated by symbol herein, shall be as stated herein, subject to all the terms of this endorsement and the policy having reference thereto.

Coverages	Coverage Parts	Lim	Limits of Liability	
Bodily Injury Liability and Property Damage Liability		\$	,000 each occurrence	
		\$	,000 aggregate — Division 1	
	<del></del>	<u>\$</u>	,000 aggregate — Division 2	
Bodily Injury Liability and Property Damage Liability		\$	.000 each occurrence	

Otvision 1 — Applicable to damages because of bodily injury and property damage as specified in paragraph (b) in the "Limits of Liability" provision of this endorsement.

Ohvision 2 — Applicable to damages because of all bodily injury and property damage as stated in paragraph (c) in the "Limits of Liability" provision of this endorsement.

It is agreed that, with respect to each of the Coverage Parts designated in the Schedule of this endorsement, the "Limits of Liability" provision thereof is emended to read as follows:

### LIMITS OF LIABILITY

Regardless of the number of (1) insureds under this policy. (2) persons or organizations who sustain bodily injury or property damage, (3) claims made or suits brought on account of bodily injury or property damage or (4) automobiles or mobile equipment to which this policy applies, the company's liability is limited as follows:

### Bodily Injury Liability and Property Damage Liability Coverage

(a) The limit of liability stated in the Schedule of this endorsement as applicable to "each occurrence" is the total limit of the company's liability under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of **bodily injury**, including damages for care and loss of services, and all property damage as the result of any one occurrence; provided that, with respect to any one occurrence for which notice of this policy is given in lieu of security or when this policy is certified as proof of financial responsibility for the tuture under the provisions of the motor vehicle financial responsibility law of any size of contract the financial responsibility law of any size of contract the financial responsibility law of any size of contract the financial responsibility law of any size of contract the financial responsibility law of any size of contract the financial responsibility law of any size of contract the financial responsibility law of any size of contract the financial responsibility law of any size of contract the financial responsibility law of any size of contract the financial responsibility law of any size of contract the financial responsibility law of any size of contract the financial responsibility law of any size of contract the financial responsibility law of any size of contract the financial responsibility law of any size of contract the financial responsibility law of any size of contract the financial responsibility law of any size of contract the financial responsibility law of any size of contract the contract the contract the financial responsibility law of any size of contract the contract the contract the contract the contract the contract the contract the contract the contract the contract the contract the contract the contract the contract the contract the contract the contract the contract the contract the contract the contract the contract the contract the contract the contract the contract the contract the contract the c

does not certify that these documents constitute a complete and accurate copy of the policy.

- (b) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate Division 1" is, subject to provision (a) hereof respecting "each occurrence", the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all bodity bylary and property damage which is included in any of the numbered subparagraphs below and, in subparagraph (3), with respect either to the bedily largery or property damage, or to the bodily injury and property damage (within one or both the hazards identified therein) for which insurance its actually afforded under at least one such Coverage Part:
  - (1) all property damage arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts' basis, including property damage for united liability is assumed under any inclidental contract relating to such premises or operations, but excluding property damage included in subparagraph (2) below:
  - (2) all property damage arising out of end upguring in the course of operations performed for the named incured by independent contractors, and general supervision thereof by the patient including any such property damage for which liability is assumed under any inclidental contract relating to such specialism, but this subparagraph (2) does not include property damage arising out of maintenance arising out of maintenance are repairs at premises owned by or seried to the named insured or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
  - (3) all bodily injury and property demags included within the completed operations hazard and all bodily injury and property demagn included within the products hazard;
  - (4) all property damage for which liability is lassumed under any contract, other than an incidental contract, to which the Contractual Liability Insurance, if afforded, applies.

Such "appregate - Division 1" limit shall apply separately:

- to the property damage included in subparagraphs (1) and (2) and separately with respect to each project away from premises owned by or rented to the named insured;
- (ii) to the sum of the damages for all bodfly injury and property damage included in subparagraph (3) and for which insurance, if any, is afforded as stated in paragraph (b) above;
- (ii) to the property damage included in subperagraph (4) and separately with respect to each project away from premises owned by or rented to the named incured.
- (c) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate Division 2" is, subject to provision (a) hereof respecting "each occurrence", the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all bodily injury and property damage.
- (d) For the purpose of determining the limit of the company's liability, all bodily injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duty authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duty authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned	by
	AIRMARAT ACAM

CI.	ATM	CHPERVICORS	EDUCATIONAL.	DDUCDYM
~	all.	SULEVATORIO	EDULATIONAL.	PKIJIVKAM

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### AGGREGATE LIMITS AND DEDUCTIBLES

### FOR CASUALTY COVERAGES

D. B. Connell by:

O. E. Kocsis

E. A. Rosa

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### References:

- Attached Article, pages 1 3
- 2. Form L-4152, Amendment-Limits of Liability
- 3. Form L-3503, Comprehensive General

Liability Insurance

The company located these documents in its business records. At this time, the company DISTRIBUTED FOR EDUCATIONAL PURPOSES AND these documents constitute a complete and accurate copy of the policy.

### AGGREGATE LIMITS FOR CASUALTY COVERAGES

In today's changing economic climate aggregate limits have taken on an added significance. The Hartford is currently writing more commercial casualty policies where these limits apply. The purpose of this bulletin is to explain what aggregate limits are and how they operate.

The presence of an aggregate limit as part of policy limits is intended to confine the company's exposure to a certain dollar amount for a one year policy period regardless of how many covered bodily injury or property damage claims are reported.

It is important to make certain that the aggregate limit applies to a particular claim. In order to determine whether the aggregate limit applies to a particular claim you must refer to the policy terms and conditions.

Consider, for example, the following brief summary of the aggregate limit provisions of our standard comprehensive general liability form and single limit endorsement:

### COMPREHENSIVE GENERAL LIABILITY COVERAGE PART (L 3503)

- A With respect to bodily injury, the aggregate limit applies to products and completed operations only.
- B With respect to property damage, the aggregate limit applies separately to certain kinds of claims:
  - 1. Claims arising out of premises or operations rated on a remuneration basis (income).
  - 2. Claims arising out of operations performed for insured by independent contractors.
  - 3. Product and completed operations claims.
  - 4. Also, as regards #1 and #2 above, the aggregate limit applies separately to each project away from premises owned or rented to insured.

AMENDMENT - LIMITS OF LIABILITY (L 4152) - The effect of this endorsement is to change the limits from an occurrence/aggregate basis to a single limit basis. However, the insured must still select the method by which the aggregate feature of the single limit will operate.

- A DIVISION I If Division I is selected the aggregate limit applies to both bodily injury and property damage, and applies separately to certain kinds of claims:
  - 1. Claims arising out of premises and operations rated on a remuneration basis (income).
  - 2. Claims arising out of operations performed for insured by independent contractors. The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

- 3. Product and completed operations claims.
- 4. Contractual liability claims.
- 5. Also, as regards #1 and #2 above, the aggregate limit applies separately to each project away from premises owned or rented to insured.

B - DIVISION II - If insured selects Division II aggregate, the aggregate limit applies to all bodily injury and property damage of whatever kind.

The aggregate limit may apply to expense as well as indemnity payments if the policy contains an absolute limit endorsement. When requesting coverage from regional where aggregate limits apply you should request if the policy has an absolute limit endorsement. Most regionals are aware of the accounts that have this endorsement but the additional reminder may be beneficial.

When a claim is reported to which the aggregate limit applies it is important to determine the amount of the aggregate remaining in the applicable policy period on both an outstanding reserve and paid basis before a reserve is posted on the new claim reported. This can be accomplished by using an IN-06 Inquiry from which can be extracted those claims to which the aggregate limit would apply. Obviously if you find that the total dollars paid against the aggregate equals the dollar amount of the aggregate limit then there is no coverage under the policy for the new claim reported. If you find that less than the aggregate limit has been paid during the applicable policy year but the total reserves equal the aggregate limit then an adjustment of a reserve or reserves on outstanding claims must be made in order to accommodate a reserve for the new claim.

Whenever the total net loss (paid indemnity on open and closed claims plus paid expense, when applicable) for a policy year equals or exceeds 90% of an aggregate limit it is important to put the insured on notice in writing. If there is an excess carrier then notification to the excess carrier must be sent also. FOCS currently generates an Aggregate Limits Exception Report which is sent to the regional. The regional then alerts the handling field office. (See Page A-4 of FOCS/CCPS Outputs Reports Manual and A-1 of the Claim Department Output Reports Manual).

There are, of course, other coverages which may have aggregate limits applicable. The operation of the limit as it applies to other coverages is similar to that described above. Some of the other coverages to which an aggregate limit may apply are:

- 1. Coverage B (Property Damage) of the Owners: Contractors' Protective Liability Policy.
- 2. Hospital Professional Liability Insurance Policy
- 3. Physicians: Surgeons' and Dentists' Professional, Liability Insurance Policy
- 4. Endorsement Amendment Limits of Liability (Single Limit). This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

Comprehensive General Liability Insurance Completed Operations and Products Liability Insurance.

Manufacturers' and Contractors' Liability Insurance

Owners', Landlords' and Tenants' Liability Insurance

Contractual Liability Insurance

Owners' and Contractors' Protective Liability Insurance

### AGGREGATE DEDUCTIBLE

Some policies provide for a certain dollar amount to be deducted from the settlement paid on each individual claim. The amount deducted is to be paid by the insured. The Company issues a check for full payment of the claim and is reimbursed by the insured for the amount of the deductible.

Some deductibles are in substantial amounts of money. On policies involving large deductibles an aggregate deductible is usually assigned. The aggregate deductible is intended to put a cap on the amount to be deducted (paid by insured) during each annual policy term.

An example would be to have a \$1,000,000 deductible per claim on the products-completed operations coverage. The aggregate deductible may be \$4,000,000. When the accumulated deductibles reach \$4,000,000 during any policy year, the deductible would no longer be applicable. Some deductibles may include expense as well as indemnity payments. An IN-06 would provide a status report as to how much of the aggregate deductible amount remains for any policy year.

A monthly report is also provided to the insured concerning the status of the amounts paid subject to the aggregate deductible. The producing regional is provided with a copy of that report.

# Contractual Liability Insurance **Coverage Part (Blanket Coverage)**

		is effective after the e				
This Coverage Part is effective		(at the hour state	ed in the po	olicy) and for	ms a part of the	above designate
policy issued to						
ine Company, in consideration of the payment	of the premium	and subject to all of	the provis	ions of the pa	licy not expressl	y modified herei
grees with the named insured as follows:	64	OHEDH D				
he insurance afforded to only with records to an		CHEDULE			10	
he insurance afforded is only with respect to so he limit of the company's liability against each eference thereto.	h such coverag	e shall be as stated	d herein, s	ated by spec subject to all	the terms of	this policy hav
Coverages		Advance Premium	18		Limits of Liab	ility
YB — Contractual Bodily Injury Liability	s			\$	,000 each ,oc	currence
ZB — Contractual Property Damage Liability	5			\$	,000 each oc	currence
				\$	,000 aggrega	te
Designation of Contracts	Code	Premium Bases	R	ates	Advance	Premiums
2 out grant or contracts	No.	1 1 Cilliani Bases	В. І.	P. D.	В. І.	P. D.
		(a) Cost	(a) Per \$100	of Cost		
		(b) Sates	(b) Per \$1,0	00 of Sales		
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				1		
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orm Numbers of Endorsements forming part of	f this Coverage	Part at issue:	TOTAL	A DWANGE		•
				ADVANCE   REMIUMS	t	s
the Policy Period is more than one year, the l	Premium is Pa	ıvable:				
	iversary \$		nniversary	, <b>s</b>		
he following exclusions also apply:						
Exclusion (p) — Products and Completed Ope	erations $\Box$ E	xclusion (q)x, c &	u			
COVERAGE YB—CONTRACTUAL BODIL		(1) any arb	itration pro	oceeding when	rein the compan	v is not entitled
LIABILITY		exercise	the insure	d's rights in t	he choice of art	oitrators and in
COVERAGE ZB—CONTRACTUAL PROPE DAMAGE LIABILITY	ERTY	(2) any sui	t after the	oceedings, or applicable li	mit of the comp judgments or se	pany's liability
The company will pay on behalf of the insured a	ll sums which t	he		p	, ₀	

Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

written contract of the type designated in the schedule for this insurance, shall become legally obligated to pay as damages because of

> Coverage YB, bodily injury or Coverage ZB. property damage

to which this insurance applies, caused by an occurrence, and the company shall have the right and duty to defend any suit against the insured seeking damages on account of such bodily injury or property damage, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend

#### Exclusions

This insurance does not apply:

- (a) to liability assumed by the insured under any incidental contract;
- (b) (1) if the insured is an architect, engineer or surveyor, to bodily injury or property damage arising out of professional services performed by such insured, including
  - (i) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs or specifications, and
  - (ii) supervisory, inspection or engineering services;
  - (2) if the indemnitee of the insured is an architect, engineer or surveyor, to the liability of the indemnitee, his agents or employees, arising out of

The conditions and provisions printed on pages KB-2 and KB-3 of this form are hereby referred to and made a part hereof

This Coverage Part shall not be binding unless countersigned by a duly authorized accompanies of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature of the company shall constitute valid countersignature of this coverage part. does not certify that these documents constitute a complete and accurate copy of the policy.

## CONTRACTUAL LIABILITY INSURANCE COVERAGE PART

(Blanket Coverage)

(Continued)

- (i) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs, or specifications, or
- (ii) the giving of or the failure to give directions or instructions by the indemnitee, his agents or employees, provided such giving or failure to give is the primary cause of the bodily injury or property damage;
- (c) to bodily injury or property damage due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing;
- (d) to bodily injury or property damage for which the indemnitee may be held liable
  - (1) as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or
  - (2) if not so engaged, as an owner or lessor of premises used for such

if such liability is imposed

- (i) by, or because of the violation of, any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage, or
- (ii) by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person:

but part (ii) of this exclusion does not apply with respect to liability of the indemnitee as an owner or lessor described in (2) above;

- (e) to any obligation for which the insured or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar
- (f) to any obligation for which the insured may be held liable in an action on a contract by a third party beneficiary for bodily injury or property damage arising out of a project for a public authority; but this exclusion does not apply to action by the public authority or any other person or organization engaged in the project;
- (g) to properly damage to
  - (1) property owned or occupied by or rented to the insured,
  - (2) property used by the insured, or
  - (3) property in the care, custody or control of the insured or as to which the insured is for any purpose exercising physical control;
- (h) to property damage to premises alienated by the named insured arising out of such premises or any part thereof;
- to loss of use of tangible property which has not been physically injured or destroyed resulting from
  - (1) a delay in or lack of performance by or on behalf of the named insured of any contract or agreement, or
  - (2) the failure of the named insured's products or work performed by or on behalf of the named insured to meet the level of performance, quality, fitness or durability warranted or represented by the named insured;

but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the named insured's products or work performed by or on behalf of the named insured after such products or work have been put to use by any person or organization other than an insured:

- (j) to properly damage to the named insured's products arising out of such products or any part of such products;
- (k) to property damage to work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (1) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the named insured's products or work completed by or for the named insured or of any property of which such products or work form a part, if such products, work or property
- bodily injury or properly damage arising out of
  - (1) construction, maintenance or repair of watercraft or loading or unloading thereof, or
  - (2) operations within fifty feet of any railroad property affecting pass or crossing;

- (n) to bodily injury or properly damage arising out of the ownership, maintenance, operation, use, loading or unloading of any mobile equipment while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity;
- (o) to bodily injury or property damage arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any water course or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental;

When stated in the schedule as applicable, the following exclusions also apply to contractual liability assumed by the insured.

This insurance does not apply:

- (p) to bodily injury or property damage included within the completed operations hazard or the products hazard;
- (q) to properly damage included within
  - (1) the explosion hazard,
  - (2) the collapse hazard, or
  - the underground property damage hazard.

### PERSONS INSURED

Each of the following is an insured under this insurance to the extent set forth below:

- (a) if the named insured is designated in the declarations as an individual, the person so designated and his spouse;
- (b) if the named insured is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the named insured is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

This insurance does not apply to bodily injury or properly damage arising out of the conduct of any partnership or joint venture of which the insured is a partner or member and which is not designated in this policy as a named insured.

### III. LIMITS OF LIABILITY

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain bodily injury or property damage, or (3) claims made or suits brought on account of bodily injury or property damage, the company's liability is limited as follows:

Coverage YB - The total liability of the company for all damages, including damages for care and loss of services, because of bodily injury sustained by one or more persons as the result of any one occurrence shall not exceed the limit of bodily injury liability stated in the schedule as applicable to "each occurrence".

Coverage ZB - The total liability of the company for all damages because of all property damage sustained by one or more persons or organizations as the result of any one occurrence shall not exceed the limit of property damage liability stated in the schedule as applicable to 'each occurrence".

Subject to the above provision respecting "each occurrence", the total are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;

(m) As respects any agreement relating to construction operations, bodily injury or properly damage arising out of business records by At this time, the company does not gerify that these documents constitute

conditions shall be considered as arising out of one occurrence

## CONTRACTUAL LIABILITY INSURANCE COVERAGE PART

(Blanket Coverage)
(Continued)

#### IV. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"contractual liability" means liability expressly assumed under a written contract or agreement; provided, however, that contractual liability shall not be construed as including liability under a warranty of the fitness or quality of the named insured's products or a warranty that work performed by or on behalf of the named insured will be done in a workmanlike manner;

"suit" includes an arbitration proceeding to which the insured is required to submit or to which the insured has submitted with the company's consent.

#### V. POLICY TERRITORY

This insurance applies only to bodily injury or property damage which occurs within the policy territory.

### VI. ADDITIONAL CONDITIONS

#### Arbitration

The company shall be entitled to exercise all of the insured's rights in

the choice of arbitrators and in the conduct of any arbitration proceeding.

#### Premium

When used as a premium basis:

- 1. the word "cost" means the total cost of all work in connection with all contracts of the type designated in the schedule for this insurance with respect to which "cost" is the basis of premium, regardless of whether any liability is assumed under such contracts by the insured. It includes the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the insured, or others including all fees, allowances, bonuses or commissions made, paid or due. It shall not include the cost of any operations to which exclusion (m) applies.
- 2. the word "sales" means the gross amount of money charged by the named insured or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair and includes taxes, other than taxes which the named insured and such others collect as a separate item and remit directly to a governmental division.



# SUPPLEMENTAL DECLARATIONS ENDORMENT

Designation of premises, as stated in the Declarations, is extended to include the following and insurance is provided with respect to those premises described below and with respect to those coverages and kinds of property for which a specific limit of liability is shown, subject to all the terms of this policy including forms and endorsements made a part hereof:

				SECTION I				
oc. Io.			OCCUPANCY	COVERAGE	Forms and Endorsements Applicable	Coinsurance Percentage Applicable	Limits of Liability (\$)	
:								
		*						
į								
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			The cor	mpany lo	cated thes	e docum	ents in its	
			busines	ss record	s. At this t that these	docume	company	

a complete and accurate copy of the policy.

# BROAD FORM PROPERTY DAMAGE ENDORSEMENT

(Including Completed Operations)

Named Insured and Address

Effective date

12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

# COMPREHENSIVE GENERAL LIABILITY INSURANCE

# CONTRACTUAL LIABILITY INSURANCE

4.

It is agreed that the insurance for property damage liability applies, subject to the following additional provisions:

- A. The exclusions relating to properly damage to (1) properly owned, occupied or used by or rented to the insured or in the care, custody or control of the insured as for any purpose exercising physical control and (2) work performed by or on behalf of the named the following exclusions (y) and (z):
  - (y) to properly damage
    - (1) to property owned or occupied by or rented to the insured, or, except with respect to the use of elevators, to property held by the insured for storage on safekeeping.
    - (2) except with respect to liability under a written sidetrack agreement or the use of elevators to
      - (a) property while on premises owned by or rented to the insured for the purpose of having operations performed on such property by or on behalf of the insured,
      - (b) tools or equipment while being used by the insured in performing his operations,
      - (c) property in the custody of the insured which is to be installed, erected or used in construction by the insured,
      - (d) that particular part of any property, not on premises owned by or rented to the insured,
        - (i) upon which operations are being performed by or on behalf of the insured at the time of the property damage arising out of such
        - (ii) out of which any property damage arises; or
        - (iii) the restoration, repair or replacement of which has been made or is necessary by reason of faulty workmanship thereon by or on behalf of the injured;
  - (z) with respect to the completed operations howard, to properly damage to work performed by the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith.
- B. The insurance afforded by this endorsement shall be excess insurance over any valid and collectible property insurance (including any deductible portion phered) available to the insurance, such as but not limited to Fire and Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the "Other Insurance" Condition is amended accordingly.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignable on the decision approach by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



25 ~ \( \cdot \).
75 INSURER:

HARTFORD INSURANCE GROUP

53 UUC KC 7525

TRANS EFF DATE: 10/08/84

CLARATIONS

POLICY NO. 53 UUC KC7525

'EM NAMED INSURED

GOLD LACANA <del>MINING</del>, INC.

INCEPTION

per sunt 13.

POLICY PERIOD:

03/27/84 03/27/85

03/27/85 1 EXPIRATION YEAR

PRODUCER'S CODE: 680213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMP CF7025

AUDIT PERIOD: ANNUAL SELECT CUSTOMER

LARGE RISK
POLICY STATUS: RESTRICT

LOB LEVEL OF SUPPORT: CF-N, GL-S, #IM-N

AUDIT (4) GL, (5) CF, (5) IM

The company located these documents in its continues records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

A

FACE SHEET TERMINAL ID: PODBR21C PAGE 01/02/85 53 UUC KC7525 (03/27/85) H040

75 DUPLICAT

JPLICATEU

RATING SEQ NO. 009

TRANS EFF DATE: 10/08/84

1

DECLARATIONS
ITEM
1. NAMED INSURED

POLICY NO. 53 UUC KC7525

LACANA MINING, INC.

2. POLICY PERIOD:

03/27/84 03/27/85

INCEPTION EXPIRATION YEAR

PRODUCER'S CODE: 600213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMP CF7025

AUDIT PERIOD: ANNUAL SELECT CUSTOMER

LARGE RISK -RATED RISK -FOLICY STATUS: ACTIVE

LOB LEVEL OF SUPPORT: #CF-N, GL-S, IM-N

AUDIT (4) GL,(5) CF,(5) IM

do

The company located these documents in its business records. At this time, the company does not certify that these documents constitute TERMINAL ID: R053R04C Pageomplete and accurate copy of the policy.

FACE SHEET TERMINAL ID: R053R04C PAG 10/26/84 53 UUC KC7525 (03/27/85)

-H040 -

# vita CELLANZÓ O S CHANGE ENDORSEMENT



Policy Number

53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

**Effective Date** 06 01 84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No. 13 PO BOX 11305 **RENO NV 89510** 

LACANA MINING INC

It is agreed that

INLAND MARINE COVERAGE IS AMENDED BY DELETING 81' CASE BACKHOE **VALUE \$25,000** 

NAMED INSURED IS AMENDED TO READ:

LACANA GOLD INC

Named Insured and Address

AM 1.0 BECOME TO COO MANAGE

Premium Change Summary:	Additional	Return
Due at endorsement effective date: 06 01 84	\$	\$ 410.

# **Installment Premium:**

Due Dates	Prior to this Change	Res	Revised	
		Additional	Return	Installments
	\$	\$	\$	\$
	\$	\$	\$	\$
	(\$	<b> \$</b>	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	<b>(\$</b>
	\$	\$	<b> \$</b>	\$
	\$	\$	\$	\$
	\$	ls.	<b> \$</b>	\$

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations

of the policy, other than herein stated.

LM: cd 04 17 85 PDPC

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

(EXP 03 27 85)

This endorsement shall not be binding unless countersigned by the company to the sead ocuments in its business records. At this time, the company does not certify that these documents constitute Countriested by and accurate copy of the policy

Authorized Agent



Policy Number 53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date 09-30-84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No. 12

It is agreed that

Named Insured and Address

LACANA MINING, INC. PO BOX 11305 **RENO. NV 89510** 

LIABILITY COVERAGE IS HEREBY AMENDED PER L3156-3 ATTACHED.

**Premium Change Summary:** PRF .488 Additional Return Due at endorsement effective date: 09-30-84 \$ 26

### Installment Premium:

Due Dates	Prior to this Change	Res	Revised	
		Additional	Return	Installments
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
•	\$	\$	\$	<b> \$</b>
	\$	\$	\$	\$
	\$	\$	\$	\$
	<b>.</b>	\$	\$	<b> \$</b>

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

DB:g1 01-03-85 PDPC

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

This endorsement shall not be binding unless countersigned by the partial against the particular in its business records. At this time the company does not certify that these documents



# AUPLICATED

# Amendment of Coverage Part

Policy Number

<u>53 UUC KC7525</u>

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date 09-30-84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

12A

Named Insured and Address

LACANA MINING, INC. PO BOX 11305 RENO, NV 89510

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that the Limits of Liability, Rating Classifications, Code Numbers, Rates and Premiums as have been indicated in the Coverage Part forming a part of this policy at issue are amended as indicated herein. If the limit of the company's liability is amended, such amended limits are in lieu of the Limits of Liability stated in the policy and not in addition thereto.

#### COVERAGES

### LIMITS OF LIABILITY

A — Bodily Injury Liability \$ ,000 each occurrence \$ ,000 aggregate*†

B — Property Damage Liability \$ ,000 each occurrence \$ .000 aggregate!

*When the Coverage Part being amended is a Manufacturers' and Contractors' Coverage Part this aggregate limit of liability is inapplicable. †When the Coverage Part being amended is an Owners', Landlords' and Tenants' Coverage Part this aggregate limit of liability is inapplicable.

RATING CLASSIFICATIONS Entries herein, except as specifically provided	Code Premium	Premium	Rs	ites	Annuai Premiums		Return	Return Premium	
elsewhere in this policy, do not modify any of the other provisions of this policy.	nodify any of the No.		В. І.	P. D.	В. І.	P. D.	B. I.	P. D.	
DELETE DREDGING - GOLD - ENDLESS BUCKET OR LADDER (HAYDEN HILL, SUSANVILLE, CA)	10001	3800	.010	.002	38.	8.	19.	4.	
MEDICAL PAYMENTS	11111				1.		1.		
SUPPLEMENTAL PERSONAL INJURY	99980				2.		1.	_	
BF PD	99982					2.		1.	
			_	Addition Effective				26	

If the Policy Period is more than one year and the Premium is payable in installments, the Anniversary premiums stated in the Declarations of the policy are amended to read as follows:

1st Anniversary \$

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy, and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

# MISCELLANEOUS CHANGE ENDORSEMENT



Policy Number

53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein

Effective Date 03-27-84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

11

IN LIEU OF #1

Named Insured and Address

LACANA MINING, INC. PO BOX 11305 RENO, NV 89510

### It is agreed that

INLAND MARINE IS AMENDED AS FOLLOWS: ADD LEITZ TRANSIT MODEL 115A S#554317 VALUE \$625. AND \$1500. MISCELLANEOUS SMALL TOOLS.

ADD EQUIPMENT RENTED FROM OTHERS VALUE \$50,000 FORM M116-3 APPLIES

GENERAL LIABILITY:

DELETE ADDITIONA INSURED.

FORM L3025-0 IS DELETED

PROPERTY:

ADD ADDITIONAL INSURED. INTEGRITY CREDIT CORPORATION AS RESPECTS LEASE #3912014 LOCATED AT LOC. 1

PRF 1.00 Premium Change Summary: **Additional** Return Due at endorsement effective date: 03-27-84 104.

### Installment Premium:

Due Dates	Prior to this Change	Res	Revised	
		Additional	Return	Installments
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	<b> \$</b>
	\$	\$	\$	\$

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

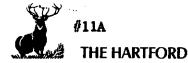
DB:gj 01-03-85 PDPC

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

This endorsement shall not be binding unless countersigned by Induly ampated lighted the sepandicuments in its business records. At this time, the company does not certify that these documents constitute

MANO

# Contractor's Equipment Endorsement



Named Insured and Address

LACANA MINING, INC. PO BOX 11305 RENO. NV 89510

Effective Date	03-27-84	
		the Declarations of the Policy.

- 2. Records and Inspection: The Insured shall maintain records of expenditures for leasing or renting such equipment from others. The Company or its duly authorized representative shall be permitted at all reasonable times during the term of this policy, or within a year after its termination, to examine the Insured's books, records and such policies as relate to any property covered hereunder. This inspection or examination shall not waive or in any manner affect any of the terms or conditions of this policy.
- 3. Privilege to Adjust with Owner: In the event of loss of or damage to property of others held by the Insured for which claim is made upon the Company, the right to adjust such loss or damage with the owner or owners of the property is reserved to the Company and the receipt of such owner or owners in satisfaction thereof shall be in full satisfaction of any claim of the Insured for which such payment has been made. If legal proceedings be taken to enforce a claim against the Insured as respects any such loss or damage, the Company reserves the right at its option without expense to the Insured, to conduct and control the defense on behalf of and in the name of the Insured. No action of the Company in such regard shall increase the liability of the Company under this policy, nor increase the limits of liability specified in the policy.
- 4. Reports: As soon as practicable after the termination of this policy, if this policy is written for a term of one year, or after each anniversary date, if the policy is written for a term of three years, the Insured shall report to the Company the total expenditures for leasing or renting such equipment from others during the previous policy period.
- 6. Cessation of Expenditures for Leasing or Rental of Contractor's Equipment: If, for any reason, expenditures for the lease or rental of equipment shall cease, but such equipment remains the responsibility of the Insured, the Insured shall continue to report such expenditures as would have been incurred had there been no such cessation.

other than as herein stated.

The company located these documents in its

This endorsement shall not be binding unless countersigned by a duly authorized some of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the compa

This endorsement shall not be binding unless countersigned by a duly authorized agent of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute validocountersignature of this landorsement. CONSTITUTE

a complete and accurate copy of the policy.
Countersigned by

### ORSEMENI فراه



Policy Number 53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date 10/08/84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No. 10

Named Insured and Address

LACANA MINING INC P O BOX 11305 RENO, NV 89510

It is agreed that

CONTENTS AT LOCATION 1 ARE INCREASED BY \$3,785 FOR A NEW TOTAL OF \$28,580.

PR .466 **Premium Change Summary:** Additional Return Due at endorsement effective date: 10/08/84 \$ WAIVED

### Installment Premium:

Due Dates	Prior to this Change	Res	Revised	
		Additional	Return	Installments
		\$	\$	\$
	\$ .	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	\$	\$	\$	<b> \$</b>
	\$	\$	\$	\$
	<u> </u>	<b>6</b>	<b>.</b>	le le

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

LM:SD 11/12/84

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

This endorsement shall not be binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the binding unless countersigned by little 2000 and light to the bin business records. At this time, the company does not certify that these documents

LNU ORSEMENT



Policy Number

53 WC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date 09/11/84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

Named Insured and Address

LACANA MINING INC P O BOX 11305 RENO, NV 89510

CONTENTS ARE INCREASED BY \$6,300 FOR A NEW AMOUNT OF \$10,000. LOCATION 3 -It is agreed that

Premium Change Summary:

PR .540

Due at endorsement effective date: 09/11/84 Additional Return 24.

### Installment Premium:

Due Dates	Prior to this Change	Res	Revised	
		Additional	Return	installments
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	<b>\\$</b>	\$	\$	\$
	<b>(\$</b>	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	\$	\$	\$	<b> </b> \$

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

LM:SD 11/12/84

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

This endorsement shall not be binding unless countersigned by a duly a missing beat or through any cumants in the business records. At this time, the company does not certify that these documents constitute

### CCIAL HULTI-FLEX RECAP

FOLICY INFORMATION

NAMED INSURED: LACANA MINING, INC.

PRODUCER CODE AND NAME: 600213 R K S INSURANCE INC

POLICY EFFECTIVE DATE:

03/27/84

POLICY EXPIRATION DATE:

03/27/85

TRANS EFFECTIVE DATE: 10/09/84

AUDIT PERIOD:

ANNUALLY

TRANSACTION TYPE: ENDORSEMENT

ENDT NUMBER:

--- COMPANY CODE ------- PREMIUM ----

009

FIRE

5

8.00 AP

COMMERCIAL MARINE

---- COVERAGE PART ----

5

0.00

TOTAL PREMIUM CHANGE:

8.00 AP (WAIVED)

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy. TERM ID 013

POLICY & 53UUCKC7525 ROCESS DATE 10/26/84

OPER INITIALS

ELH AAR FREV POL 4 53SMPCF7025 COMPANY BUREAU

**UND MEMO** 

. INSURER: HARTFORD INSURANCE GROUP КC

RATING SEQ NO. 008

TRANS EFF-DATE: 08/22/84

YEAR -

DECLARATIONS ITEM

UU

POLICY NO. 53 UUC KC7525

1. NAMED INSURED

GOLP · LACANA·MINING, INC. -

2. POLICY PERIOD:

03/27/85 ---03/27/84 INCEPTION EXPIRATION

PRODUCER'S CODE: 600213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMP CF7025

AUDIT PERIOD: ANNUAL

SELECT CUSTOMER

LARGE RISK RATED RISK

: TIVE SUPPLIAT: CF-N, GL-S, #IM-N

AUDIT (4) GL, (5) CF, (5) IM

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

TERMINAL ID: R053R04C PAGE FACE SHEET 10/26/84 53 UUC KC7525 (03/27/85) -... H040

INC 600213

MISCELLANCEUS

CHANGE ENDORSEMENT



Policy Number

53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

**Effective Date** 08/22/84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No. 8

Named Insured and Address

LACANA MINING INC P O BOX 11305 RENO, NV 89510

THE FOLLOWING IS ADDED TO INLAND MARINE \$5,200 IN LAB EQUIPMENT. It is agreed that

\$400 PH METER WITH ACCESSORIES LOCATED GILT EDGE - LEAD, SOUTH DAKOTA

PR .595 **Premium Change Summary:** Additional Return Due at endorsement effective date: 08/22/84 67

# **Installment Premium:**

Due Dates	Prior to this Change	Res	Revised	
		Additional	Return	Installments
	\$	\$	\$	\$
	<b>\\$</b>	\$	\$	\$
	<b>Š</b>	\$	\$	\$
	<b>Š</b>	\$	\$	\$
	<b> </b> \$	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	<b>\$</b>	\$
	<b> \$</b>	<b> \$</b>	<b> \$</b>	\$

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

IM:SD 11/12/84

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

This endorsement shall not be binding unless countersigned by help and the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of t business records. At this time, the company does not certify that these documents constitute POLICY 265 CHATION

NAMED INSURED: LACANA MINING, INC.

PRODUCER CODE AND NAME: 600213 R K S INSURANCE INC

POLICY EFFECTIVE DATE:

03/27/84

POLICY EXPIRATION DATE:

ANNUALLY

TRANS EFFECTIVE DATE:

08/22/84

AUDIT PERIOD:

TRANSACTION TYPE:

ENDORSEMENT

ENDT NUMBER:

008

---- COVERAGE FART ----

--- COMPANY CODE ---

---- PREMIUM ----

COMMERCIAL MARINE

3

67.00 AF

03/27/85

TOTAL PREMIUM CHANGE:

67.00 AP

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy. CONTROL # 012 TERM 1D R053R04C

RLM

COMPANY

### POLICY FACE SHEET

75 DUPLICATED

INSURER: HARTFORD INSURANCE GROUP

RATING SEQ NO. 007

TRANS EFF DATE: 08/20/84

DECLARATIONS ITEM POLICY NO. 53 UUC KC7525

1. NAMED INSURED

LACANA MINING, INC.

2. POLICY PERIOD:

03/27/84 03/27/85

INCEPTION EXPIRATION YEAR

PRODUCER'S CODE: 600213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMF CF7025

AUDIT PERIOD: ANNUAL

SELECT CUSTOMER

LARGE RISK RATED RISK

FOLICY STATUS: ACTIVE

TO LITET, OF SUPPORT: #CF-N, GL-S, IM-N

AUDIT (4) AL. (3) EF, (5) IM

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### 600213 R K S INSURANCE INC MISCELLANEOUS CHANGE ENDORSEMENT



Policy Number

53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

**Effective Date** 08/20/84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

It is agreed that

PROPERTY

DELETE LOCATION 7 BUILDING \$1,000 OFFICE CONTENTS.

Named Insured and Address

LACANA MINING INC P 0 BOX 11305 RENO, NV 89510

PR .600 **Premium Change Summary:** Additional Return Due at endorsement effective date: 08/20/84 \$ WAIVED

## **Installment Premium:**

Due Dates	Prior to this Change	Res	Revised	
		Additional	Return	Installments
<u> </u>	\$	\$	\$	\$
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	<b>\\$</b>	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	<b> </b>	<b>(\$</b>	l e	l ¢

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

LM:SD 11/12/84

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

This endorsement shall not be binding unless countersigned by helicontrol by the counters in its business records. At this time, the company does not certify that these documents constitute Authorized Agen

POLICY INTURNATION

NAMED INSURED: LACANA MINING, INC.

600213 R K S INSURANCE INC PRODUCER CODE AND NAME:

08/20/84

POLICY EFFECTIVE DATE: 03/27/84

POLICY EXPIRATION DATE:

AUDIT PERIOD: ANNUALLY

TRANS EFFECTIVE DATE: ENDORSEMENT TRANSACTION TYPE:

007 ENDT NUMBER:

--- COMPANY CODE -------- PREMIUM -------- COVERAGE PART ----

FIRE COMMERCIAL MARINE 5 3 6.00 RF

03/27/85

- 0.00

TOTAL PREMIUM CHANGE:

6.00 RP

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy. CONTROL # 011 TERM ID R053R04C RLM AAR PREV POL # 535MPCF7025

**COMPANY** 

25 75 KC

UU

DUPLICATED

INSURER: HARTFORD INSURANCE GROUP

- RATING SEQ NO. 006

TRANS EFF DATE: 06/01/84

DECLARATIONS

ITEM

1. NAMED INSURED

POLICY NO. 53 UUC KC7525

LACANA MINING, INC. -

2. POLICY PERIOD:

03/27/84

INCEPTION

03/27/85

EXPIRATION YEAR -

PRODUCER'S CODE: 600213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMP CF7025

AUDIT PERIOD: ANNUAL

SELECT CUSTOMER

LARGE RISK RATED RISK

E POSTATUS - ACTIVE

PORT: CF-N, GL-S, 41M-N

_ G_____ CF,(5) IM

A

# MaS ... LANGUS CHANGE ENDORSEMENT



Policy Number

53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

**Effective Date** 06/01/84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No. 6

Named Insured and Address

LACANA MINING INC P 0 BOX 11305 RENO. NV 89510

INLAND MARINE IS AMENDED PER REVISED SCHEDULE M12-1 (2) ATTACHED. It is agreed that

PR .819 **Premium Change Summary:** Additional Return Due at endorsement effective date: 06/01/84 852.

### Installment Premium:

Due Dates	Bring to this Change	Res	Result of Change	
	Prior to this Change	Additional	Return	Installments
	\$	\$	\$	\$
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	<b>)\$</b>	\$	\$	\$
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	\$	\$	\$	\$
	ls.	\$	l\$	\$

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

LM:SD 11/12/84

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

This endorsement shall not be binding unless countersigned by he working the best of the company cuments in its business records. At this time, the company does not certify that these documents con



# Schedule

This schedule forms a part of Policy No. 53 UUC KC7525 issued by the designated HARTFORD INSURANCE GROUP COMPANY, and takes effect on the effective date of this policy, or, if attached thereto, then the effective date of the Change Endorsement.

No.	Full Description	Amounts or Limits of Insurance
1	GEOMETRIC SPECTROMETERS MODEL GR-310 (2) SERIAL #4559 SERIAL #4605	3,634.00 3,696.00
2	MT. SOPRIS - PORTABLE LOGGING UNIT MODEL 1000-C (1) SERIAL #29	12,320.00
3	MT. SOPRIS - SCINTILLATION COUNTER MODEL 132 (1) SERIAL #410	1,848.00
4	GEOMETRIC SCINTILLOMETERS MODEL 110A (2) SERIAL #2437 SERIAL #10402	1,571.00 1,570.00
5	SCINTILLOMETERS - ENERGY GAMMA MODEL 44-2 (2) SERIAL #P868 SERIAL #P867	492.00 493.00
6	METERS, PORTABLE CONDUCTIVITY (2)	400.00
7	METERS, EHPH TYPE 40 (2)	200.00
8	SUUNTO CLINOMETER WYSECANT SCALE PM TYPE 5/S PC 013388	114.00
9	MINERS LAMPS AND CHARGERS (5)	554.00
10	RADEM VLF #121 (1)	1,790.00
11	HELIUM SAMPLE CLOSERS (2)	175.00
12	SAMPLE SPLITTERS #683 #SFD-104 3 SAMPLE A PANS (2)	1,817.00
13	KEMMERER WATER SAMPLER #1200-C15 (1)	248.00
14	BLACK LIGHT (MSL-48 MODEL) (1)	212.00
15	PLANIMETER - MODEL 142 - SERIAL #77723 - (1)	454.00
16	BRUNTON COMPASS (3) SERIAL #132123 SERIAL #136454	
	SERIAL #137347	300.00
17	LUTZ TRANSIT MODEL 115A SERIAL #554317 (1)	625.00
18	REALISTIC WALKIE TALKIES (2) MODEL TRC-280A SERIAL #172957 SERIAL #184893	250.00 250.00



# **¿Schedule**

#6 THE HARTFORD

This schedule forms a part of Policy No...53 UUC KC7525 issued by the designated HARTFORD INSURANCE GROUP COMPANY, and takes effect on the effective date of this policy, or, if attached thereto, then the effective date of the Change Endorsement.

No.	Full Description	Amounts or Limits of Insurance
19	STEREOSCOPE AND CASE (1)	100.00
20	LITTLE GIANT PUMP MODEL EPP12 CAT #555200 (1) SERIAL #NN648140	63.00
21	HOMELITE GENERATOR MODEL #ME1700-1 (1) SERIAL #E3178156	300.00
22	SELF RESCUERS (2)	180.00
23	MOTOROLA HANDI TALKIES HT90 SERIES MODEL #H33HMU3124A SERIAL #476AGG0529 SERIAL #476AGG0530	1,469.56
24	CHARGERS (2) FOR ABOVE	98.00
25	SKILL SAW (1)	51.00
26	HONDA GENERATOR MODEL EM-2200X ENGINE #1133450 (1) SERIAL #H33450	757.00
	TOTAL	36,031.56

03/27/85

PULICY INFORMATIONS

NAMED INSURED: LACANA MENING, INC.

PRODUCER CODE AND NAME: 600213 R K S INSURANCE INC

POLICY EFFECTIVE DATE:

03/27/84 POLICY EXPIRATION DATE: TRANS EFFECTIVE DATE: 06/01/84 AUDIT PERIOD: ANNUALLY

TRANSACTION TYPE: ENDURSEHENT ENDT NUMBER: 006

---- COVERAGE PART ------- COMPANY CODE ------- PREMIUM ----

COMMERCIAL HARINE ٤, 852.00 RP

> TOTAL FREMIUM CHANGE: 852,00 RP

75 KC

INSURER: HARTFORD INSURANCE GROUP

RATING SEQ NO. 005

TRANS EFF DATE: 05/15/84

DECLARATIONS

POLICY NO. 53 UUC KC7525

ITEM

1. NAMED INSURED

LACANA MINING, INC.

2. FOLICY PERIOD:

03/27/84 03/27/85

INCEPTION

EXPIRATION YEAR

PRODUCER'S CODE: 600213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMP CF7025

AUDIT PERIOD: ANNUAL SELECT CUSTOMER

LARGE RISK RATED RISK

TOTIVE

#CF-N, #GL-S, IM-N

/____ / E___ (5) IM

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CHANGE LINE EN

THE HARTFORD

Named Insured and Address

LACANA MINING INC P O BOX 11305 RENO, NV 89510

Policy Number 53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date 05/15/84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

# It is agreed that

PROPERTY

INCREASE CONTENTS AT LOCATION 1 BLDG 1 BY \$2,000 FOR A NEW TOTAL OF \$24,795.

INCREASE CONTENTS AT LOCATION 3 BUILDING 1 BY \$500. FOR A NEW TOTAL OF \$3,700.

DELETE LOCATION 5 - 834 SIERRA WAY, HAWTHORNE, NV

GENERAL LIABILITY -

ADD CODE 10001 - VACANT LAND RATED AS DREDGING GOLD ENDLESS BUCKET OR LADDER TYPE FOR:

3800 ACRES LOCATED SUSANVILLE, CA. 1300 ACRES LOCATED LEAD SO. DAKOTA. ADDITIONAL INSURED G. H. EDGE INC. APPLICABLE TO 1300 ACRES

Premium Change Summary: PR .866

Due at endorsement effective date: 05/15/84 \$ 59. \$

### Installment Premium:

Due Dates	Britan Abrilla Obanna	Result of Change		Revised	
	Prior to this Change	Additional	Return	Installments	
	\$	\$	\$	\$	
	\$	\$	\$	\$	
	\$	<b> \$</b>	<b> \$</b>	\$	
	\$	\$	\$	\$	
	\$	<b> \$</b>	\$	\$	
	\$	<b> \$</b>	\$	\$	
	\$	<b> \$</b>	\$	\$	
	\$	\$	\$	\$	
	\ <b>s</b>	<b> </b> \$	i <b>s</b>	\$	

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

This endorsement shall not be binding unless countersigned by Thousand by the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the send of the

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

by The gampage located these documents in its business records. At this time, the company does not certify that these documents constitute a with the policy.

### POLICY INFÓRMATION

NAMED INSURED: LACANA MINING, INC.

PRODUCER CODE AND NAME: 600213 R K S INSURANCE INC

POLICY EFFECTIVE DATE: 03/27/84 **PULICY EXPIRATION DATE:** 

TRANS EFFECTIVE DATE: 05/15/84 AUDIT PERIOD: ANNUALLY

TRANSACTION TYPE: ENDORSEMENT ENDT NUMBER: 005

---- COVERAGE PART ------- COMPANY CODE ------- PREMIUM ----5 FIRE 2.00 AP 5 COMMERCIAL MARINE 0.00 5 GENERAL LIABILITY 57.00 AP

TOTAL PREMIUM CHANGE:

59.00 AP

03/27/85

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

POLICY # 53UUCKC7525

CONTROL # 009 TERM ID R053R04C AAR FREV POL. & 53SHPCF7025 ROCESS DATE 10/24/84 OPER INITIALS RLM UND MEMO COMPANY BUREAU

碧 DUPLICATED

, KC

INSURER: HARTFORD INSURANCE GROUP

RATING SEQ NO. 004

TRANS EFF DATE: 05/04/84

DECLARATIONS ITEM

POLICY NO. 53 UUC KC7525

1. NAMED INSURED

LACANA MINING, INC. -

2. POLICY PERIOD:

·

03/27/84 03/27/85 1
INCEPTION EXPIRATION YEAR

PRODUCER'S CODE: 600213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMP CF7025

AUDIT PERIOD: ANNUAL SELECT CUSTOMER

LARGE RI

eren (70%) Pullur Status: active

LOB-LEVEL OF SUPPORT: CF-N, GL-S, &IM-N

AUDIT (4) GL,(5) CF,(5) IM

60

### R'K S INSURANCE INC 600213 MISCELLANEOUS CHANGE ENDORSEMENT



Policy Number

53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

**Effective Date** 05/04/84 Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

It is agreed that

INLAND MARINE:

ADD A 1981 CASE BACKHOE 580C ID#9007575 VALUE \$25,000.

Named Insured and Address

LACANA MINING INC. P 0 BOX 11305 RENO, NV 89510

Premium Change Summary:	PR .896	Additional	Return
Due at endorsement effective date:	05/04/84	\$ 448.	\$

## **Installment Premium:**

Due Dates		Res	Revised	
	Prior to this Change	Additional	Return	Installments
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	<b> \$</b>	\$	<b> \$</b>	\$
	\$	\$	\$	\$
	<b>(\$</b>	\$	<b> \$</b>	\$
	<b>\\$</b>	\$	\$	\$
	\$	\$	<b> \$</b>	\$
	<b>S</b>	<b> </b> \$	\$	<b> \$</b>

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

LM:SD 11/12/84

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

This endorsement shall not be binding unless countersigned by a guidance with the standard cuments in its business records. At this time, the company does not certify that these documents Authorized Agent

03/27/85

POLICY INFORMATION

NAMED INSURED: LACANA MINING, INC.

PRODUCER CODE AND NAME: 600213 R K S INSURANCE INC

POLICY EFFECTIVE DATE: 03/27/84 POLICY EXPIRATION DATE:

TRANS EFFECTIVE DATE: 05/04/04 AUDIT PERIOD: ANNUALLY

TRANSACTION TYPE: ENDORSEMENT ENDT NUMBER: 004

--- COVERAGE PART ---- --- COMPANY CODE ---- FREMLUM ----

COMMERCIAL MARINE 5 449.00 AP

TOTAL PREMIUM CHANGE: 448.00 AP

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

CONTROL 4 - 007 TERM ID R053R04C

POLICY # 53UUCKC7525

PROCESS DATE 10/24/84 OPER INITALS RLM AAR PREV POL & 535nPCF7025
COMPANY BUREAU UND MEMO

**DUPLICATED** 

KC UU INSURER: HARTFORD INSURANCE GROUP

RATING SEQ NO. 003

TRANS EFF DATE: 04/05/84

DECLARATIONS

ITEM

1. NAMED INSURED

POLICY NO. 53 UUC KC7525

LACANA MINING, INC.

2. POLICY PERIOD:

03/27/84 INCEPTION

03/27/85

EXPIRATION

í YEAR

PRODUCER'S CODE: 600213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMP CF7025

AUDIT PERIOD: ANNUAL

SELECT CUSTOMER

LARGE RISK RATED RISK

CAN STATUS: ACTIVE

. LIVEL TOF SUPPORT: #CF-N, GL-S, #IM-N

AUDIT (4) GL, (5) CF, (5) IM

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The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

FACE SHEET TERMINAL ID: R053R04C PAG 10/24/84 53 UUC KC7525 (03/27/85)

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# THE HARTFORD

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above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date __04/05/84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

Named Insured and Address

LACANA MINING INC P O BOX 11305 RENO, NV 89510

It is agreed that PROPERTY IS AMENDED AS FOLLOWS:

ADD - LOCATION 7 BUILDING 1 \$1000. OFFICE CONTENTS.

ADD - LOCATION 7 BUILDING 2 \$1000. OFFICE CONTENTS.

BOTH LOCATED HAYDEN HILL, CA 3 MILES WEST OF HIGHWAY

139, 45 MILES NORTH OF SUSANVILLE, CA.

ADDITIONAL INSURED APPLICABLE TO ABOVE LOCATION: SPACE MASTER, INC.

INLAND MARINE IS AMENDED AS FOLLOWS - ADD HONDA GENERATOR #1133450

\$760.

Premium Change Summary:	PR .975	A	dditional	Return
Due at endorsement effective date:	04/05/84	\$	31	\$

### Installment Premium:

Due Dates	Drive to this Change	Result of Change		Revised	
	Prior to this Change	Additional	Return	Installments	
	\$	\$	\$	\$	
	<b> \$</b>	\$	\$	\$	
	<b> \$</b>	\$	<b> \$</b>	\$	
	\$	\$	\$	\$	
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	\$	\$	<b> \$</b>	\$	
	\$	\$	\$	\$	
	ls.	<b> \$</b>	<b> \$</b>	l <b>s</b>	

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company.	(EXP	13/27/85 <b>\</b>
IM:SD 11/12/84	(	

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)	Form 1	UN-146-0	(Ed. 11/83	) Printed in U.S.A.	(NS)
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Countersigned	Ву			
•	-	A	uthorized Agent	

### FULLET INFORMATION

NAMED INSURED: LACANA MINING, INC.

PRODUCER CODE AND NAME: 600213 R K S INSURANCE INC

POLICY EFFECTIVE DATE: 03/27/84

**POLICY EXPIRATION DATE:** TRANS EFFECTIVE DATE: 04/05/84 AUDIT PERIOD: ANNUALLY

TRANSACTION TYPE: ENDORSEMENT ENDT NUMBER: 003

---- FREMIUM --------- COVERAGE PART ------- COMPANY CODE ---5 16.00 AF FIRE 5 COMMERCIAL MARINE 15.00 AP

TOTAL PREMIUM CHANGE:

31.00 AF

03/27/85

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

POLICY \$ 53UUCKC7525

ROCESS DATE 10/24/84 OPER INITIALS

GUNTROL 4 006

COMPANY

TERM ID R053R04C RLM AAR PREV POL & BUREAU

53SMPCF7025 **UND MEMO**  75 KC UU DUPLICATED

URER: HARTFORD INSURANCE GROUP

RATING SEQ NO. 002

TRANS EFF DATE: 04/02/84

DECLARATIONS

ITEM

1. NAMED INSURED

FOLICY NO. 53 UUC KC7525

LACANA MINING, INC.

2. POLICY PERIOD:

03/27/84 INCEPTION

03/27/85 EXPIRATION

1 YEAR

PRODUCER'S CODE: 600213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMP CF7025

AUDIT PERIOD: ANNUAL SELECT CUSTOMER____

RAIL O A .

--FOLICY STATUS: ACTIVE

LOB LEVEL OF SUPPORT: #CF-N, GL-S, IM-N

AUDIT (4) GL,(5) CF,(5) IM





Named Insured and Address

LACANA MINING INC

P O BOX 11305 RENO. NV 89510

Policy Number

53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

**Effective Date** 04/02/84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No. 2

It is agreed that

PROPERTY IS AMENDED AS FOLLOWS:

DELETE LOCATION 4 - 1060 FREEPORT, SPARKS, NV 89431 \$10,000 CONTENTS.

ADD LOCATION 6 - 200 TELEGRAPH WAY, RENO, NV 89502 \$10,000 CONTENTS.

Premium Change Summary: Due at endorsement effective date: PR .984

04/02/84

**Additional** 

Return

Installment Premium:

D D	Britanto this Observe	Res	Revised	
Due Dates	Prior to this Change	Additional	Return	Installments
	\$	\$	\$	\$
	<b> \$</b>	\$	<b> \$</b>	\$
	\$	\$	<b> \$</b>	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	<b> \$</b>	\$
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	\$	<b> \$</b>	\ <b>s</b>	\$

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

LM:SD 11/12/84

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

This endorsement shall not be binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding unless countersigned by a cumpara to the binding business records. At this time, the company does not certify that these documents

PULLUT

NAMED INSURED: LACANA MINING, INC.

PRODUCER CODE AND NAME: 600213 R K S INSURANCE INC

04/02/84

POLICY EFFECTIVE DATE: TRANS EFFECTIVE DATE: 03/27/84

POLICY EXPIRATION DATE:

AUDIT PERIOD: ANNUALLY

TRANSACTION TYPE: ENDORSEMENT

ENDT NUMBER: 002

---- FREHIUM ------- COMPANY CODE ---

FIRE

CONMERCIAL MARINE

---- COVERAGE PART ----

5 5 70.00 AP

03/27/85

0.00

TOTAL PREMIUM CHANGE:

70.00 AP

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy. TERM ID ROS3RO4C

DUPLICATED

KC KC

INSURER: HARTFORD INSURANCE GROUP

,RATING SEQ NO. 001

TRANS EFF DATE: 03/27/84

DECLARATIONS ITEM POLICY NO. 53 UUC KC7525

LACANA MINING, INC.

2. POLICY PERIOD:

1. NAMED INSURED

THUMBH LITHTIAG, THOY

03/27/84 03/27/85 1 INCEPTION EXPIRATION YEAR

PRODUCER'S CODE: 600213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMP CF7025

AUDIT PERIOD: ANNUAL SELECT CUSTOMER

AND AND RESPONDED

LOD LEVIL OF STREAMYT: CF-N, #GL-S, #IM-N

AUDIT (4) GL,(5) CF,(5) IM

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The company located these documents in its business records. At this time, the company does not certify that these documents constitute complete and accurate copy of the policy.

### LIGE ENDORSEMENT



Policy Number

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP and takes effect as of the company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date 03/27/84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

Named Insured and Address

LACANA MINING INC P 0 BOX 11305 RENO, NV 89510

INLAND MARINE IS AMENDED AS FOLLOWS: It is agreed that ADD LEITZ TRANSIT MODEL 115A S#554317 VALUE \$625. AND \$1500. MISCELLANEOUS SMALL TOOLS.

ADD EQUIPMENT RENTED FROM OTHERS VALUE \$50,000 FORM M142-2 APPLIES m-116-3

GENERAL LIABILITY: DELETE ADDITIONAL INSURED. FORM L3025-0 IS DELETED.

PROPERTY: ADD ADDITIONAL INSURED. INTEGRITY CREDIT CORPORATION AS RESPECTS VTR DATA TERMINAL LEASE #3912014 LOCATED AT LOC. 1

**Premium Change Summary:** PR 1.00 Additional Return Due at endorsement effective date: D5/27/84

### **Installment Premium:**

Sur Data	Drive As Abia Observa	Res	Result of Change		
Due Dates	Prior to this Change	Additional	Return	Revised Installments	
	\$	\$	\$	\$	
	]\$	\$	\$	\$	
	<b> \$</b>	\$	\$	\$	
	\$	\$	\$	\$	
	\$	\$	\$	\$	
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	<b> \$</b>	\$	\$	\$	
-	-  s	\$	<b>is</b>	\$	

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

-IM:SD-11/12/84

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

This endorsement shall not be binding unless countersigned by the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the business records. At this time, the company does not certify that these documents constitute a wornwest and accurate copy of the polic Authorized Agen

112 DB

03/27/85

LLIAMNO J.L.

NAMED INSURED: LACANA MINING, INC.

PRODUCER CODE AND NAME: 600213 R K S INSURANCE INC

POLICY EFFECTIVE DATE: 03/27/84 POLICY EXPIRATION DATE:

TRANS EFFECTIVE DATE: AUDIT FERIOD: ANNUALLY 03/27/04

TRANSACTION TYPE: ENDORSEMENT ENDT NUMBER: 001

--- COMPANY CODE ------- COVERAGE FART -------- PREMIUM ----

5 1,543.00 AP COMMERCIAL MARINE 5 89.00 RF GENERAL LIABILITY

> 1,454.00 AP TOTAL PREMIUM CHANGE:

> > The company located these documents in its business records. At this time, the company does not certify that these documents constitute

RLM AAR PREV POL 4 53SMPCF7025

POLICY FACE SHEET

INSURER: HARTFORD INSURANCE GROUP UU

ENDT NO.

TRANS EFF DATE: 03/27/84

**DECLARATIONS** 

POLICY NO. 53 UUC KC7525

ITEM 1. NAMED INSURED

LACANA HINING, INC.

2. POLICY PERIOD:

03/27/84 03/27/05

INCEPTION EXPIRATION YEAR

PRODUCER'S CODE: 600213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS FOLICY NO. 53 SMF CF7025



THUAL

LARGE RISK

PATED RISK

FOLICY STATUS: ACTIVE

CF-N, GL-S, IM-N LOB LEVEL OF SUPPORT:

AUDIT (4) GL,(5) CF,(5) IM

The company located these documents in its EQUIN business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

### POLICY FACE SHEET

INSURER: HARTFORD INSURANCE GROUP

UUC

DECLARATIONS

ITEM

1. NAMED INSURED

POLICY NO. 53 UUC KC7525

LACANA MINING, INC.

2. POLICY PERIOD:

03/27/84

03/27/65

INCEPTION

**EXPIRATION** 

/ EAR

6002

PRODUCER'S CODE: -600342

PRODUCER'S NAME: RAMSEY-MASTROIANNI INS INC

PREVIOUS POLICY NO. 53 SMP CF7025

AUDIT FERIOD: ANNUAL

SELECT CUSTOMER

LARGE RISK RATED RISK

POLICY STATUS: ACTIVE

LOB LEVEL OF SUPPORT: CF-N, GL-S, IM-N

AUDIT (4) GL, (5) CF, (5) IN

The company located these documents in its p business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

FACE SHEET TERMINAL ID: R053R05C 06/18/84 53 UUC KC7525 (03/27/85)

HQ31

PAGE

**COMPANY** 

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Request



### THE HARTFORD

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	RATING MEMORANDUM	3584 @20 %
LACANA MINING,	INC.	%
03 27 84/85	Policy Number 53 UUC KC7525	~ ~ ~ ~ %
gent's Name		

Form PC-29-1 Printed in U.S.A.

Rating Information:/Commission if other than normal.

LIMITS "A" RATED TO 500,000 PER U/W

GENERAL LIABILITY
SCHE CREDIT . .85

Attach to Company Daily Report (CDR)

30

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

COMMISSION

AILY REPORT for use with SPECIAL MIULTI	-FLEX SUMMARY DE	SEATINTIONS and Torri 4000 and bovelage	i dita.
The Hartford Insurance Group Hartford, Connecticut 06115		ROUTI	ING STICKER
WORKFLOW INSTRUCTIONS Audit Term Code Code DR Large Risk DR Loss Cont POL  Policy Term 12:01 a.m., standard time at the Address of the Named Insured stated herein.	ous Policy No. ときいう SMP-CF7025  1. Named Insured Mailing Address	P.O. BOX 11305 RENO, NV 89510  03 27 84 85 03 27 8	•
	oducer's Code 9 <del>0342</del>	Audit Period: Not subject to audit unl	ess otherwise stated —   Quarterly
of Named Insured <u>MINING</u>	:002 3	3. Named Insured is:	nip <b>X</b> Corporation
e under this policy is afforded only in and provisions and stipulation	y as specified in the C	overage Parts listed herein subject to limits o	of liability or amounts of insurar
Lu blugg fart	Code	Company and Address	Premium
FIRE & ALLIED LINES		HARTFORD ACCIDENT & INDEMNIT	ry co. \$ -399. ω
INLAND MARINE	51	HARTFORD ACCIDENT & INDEMNITHARTFORD, CT. 06115	1,820.
GENERAL LIABILITY PIEMISIS MICIELLE COURT SHOP L'AP		HARTFORD ACCIDENT & INDEMNITHARTFORD, CT. 06115	
situp Stap	11/		Vinel
	0.7.504. 4.711	<b>∀</b> ⊃//	
he Total Premium excluding Automobile is ach anniversary. he Total Premium for Automobile is \$ffect on each anniversary date for each anniversary date for each anniversary date.			- <u>-</u> -
ffect on each anniversary date for each annua he Total Policy Premium payable at inception FIS AGREED THAT FUTURE INSTALLMEN	n is \$ 3,584	BUT IF INDICATED BY AN "X" IN THE BL	OCK BELOW AS "APPLICABL
		le to the entire policy which are not listed in	
. FORIN MUMIDERS DI COVERAYE FARIS AND EN			
UN-102- UN-103-0 UN-110-	-0 L350 <del>3</del> -1	CHসামৰ তেনক্ষমান্ত Tocated the business records. At this	

### FIRE AND ALLIED LINES INSURANCE COVERAGE PART — DECLARATIONS



**Policy Number** 

53 UUC KC7525

This Coverage Part forms a part of the Policy issued by The Hartford Insurance Group Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy.)

**Effective Date** 

03 27 84 85

This Coverage Part is effective as shown herein (at the hour stated in the Policy) and forms a part of the above designated policy.

Issued to

LACANA MINING, -- INC.

Hereafter, any use of the word "Policy" or "Standard Fire Insurance Policy" in this Coverage Part (or any form of the dorsement forming a part of, changing or applicable to this Coverage Part) shall be deemed to read "FIRE AFT" OA-13 ALLIED LINES INSURANCE COVERAGE PART", and any use of the word "Declarations" shall be deemed to read "FIRE AND ALLIED LINES INSURANCE COVERAGE PART — DECLARATIONS".

Insurance is provided against only those perils and for only those coverages indicated below by a premium charge and against other perils and for other coverages only when endorsed hereon or added hereto.

Description, location of property covered, protection class, perils insured against, coverages provided, percentages of coinsurance applicable, deductible amounts, amounts of insurance, rates and premiums:

### SEE FIRE AND ALLIED LINES INSURANCE SCHEDULE

Premium
696
\$ -399. INCL

This FIRE AND ALLIED LINES COVERAGE PART — DECLARATIONS is completed by:

- (a) This Declarations Form UN-103,
- (b) Fire and Allied Lines Insurance Schedule Form UN-104,
- (c) Fire and Allied Lines Insurance Policy Provisions Form UN-105,
- (d) Any Endorsement(s) issued to form a part of it.

Form Number(s)\of Coverage Form(s) and Endorsement(s) forming part of this Coverage Part:

(CF0014(0183) CF0124(1279) 1L0002(0177) 1L0204(0775) G2905-0 6004035

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.





Policy	Numb	er	•	
53	UUC	KC7525		

For each item listed below under "DESCRIPTION OF PROPERTY COVERED" show: Address (no., street, city, county, state, zip code), Construction, Type of Roof and occupancy of building(s) covered or containing property covered.

Loc. No.	Bldg. No.	Protection Class	Description	Description of Property Covered			
1	1	3		940 MATLEY LANE RENO, NV 89510			
3	1	54	OFFICE CONTENTS LOCATED AT:		3 °C 83814		
~	•	-		,			
	  -  -						
					· 		

### **SPECIAL STATE PROVISIONS:**

South Carolina '	Valuation Clause or Mississippi '	Total Insurance — See Form attached:	
Item 1: \$	, Item 2: \$	, Item 3: \$	, Item 4: \$

Loc. No.	Bldg. No.	Peril(s) Insured Against and Coverages Provided (Insert Name of each)	Percent of Coinsurance Applicable	Deductible Amount	Amount of Insurance	Rate	Premium
1	1	Fire and Lightning Extended Coverage UMM AOP	90	100	\$ 22,795	.198 .093 .007 .323	\$ 45. 21. 2. 74.
3	1	FIRE EC VMM AOP	90	100	3,200.	.323 .038 .007 .537	10. 1. 1. 17.

Mortgage Clause: Subject to the provisions of the Mortgage Clause attached hereto, loss, if any, on building items, shall be payable to:

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Form UN-104-0 (Ed. 11/83) Printed in U.S.A. (NS) a complete and accurate copy of the policy.

### FIRE AND ALLIED LINES INSURANCE SCHEDULE



Policy Number 53 UUC KC7525

For each item listed below under "DESCRIPTION OF PROPERTY COVERED" show: Address (no., street, city, county, state, zip code), Construction, Type of Roof and occupancy of building(s) covered or containing property covered.

Loc. No.	Bldg. No.	Protection Class	Description of Property Covered			
4	1	3	WAREHOUSE CONTENTS LOCATED AT: 1060 FREEPORT SPARKS, NV 89431			
5	1	6	OFFICE CONTENTS LOCATED AT: 834 SIERRA WAY HAWITHORNE, NV 89415			

### **SPECIAL STATE PROVISIONS:**

South Carolina \	Valuation Clause or Mississippi '	Total Insurance — See Form attached:	
Item 1: \$	, Item 2: \$	, Item 3: \$	, Item 4: \$

Loc. No.	Bldg. No.	Peril(s) Insured Against and Coverages Provided (Insert Name of each)	Percent of Coinsurance Applicable	Deductible Amount	Amount of insurance	Rate	Premium
4	1	Fire and Lightning Extended Coverage VIII AOP	90	100	\$ 10,000 X X X X X	.198 .093 .007 1.850	\$ 20. 9. 1. 185.
5	1	FIRE EC VMN AOP	90	100	1,000	.515 .093 .007 .570	5. 1. 1. 6.

Mortgage Clause: Subject to the provisions of the Mortgage Clause attached hereto, loss, if any, on building items, shall be payable to:

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Form UN-104-0 (Ed. 11/83) Printed in U.S.A. (NS) a complete and accurate copy of the policy.

### COMMERCIAL INLAND MARINE INSURANCE COVERAGE PART — DECLARATIONS



**Policy Number** 

53 UUC KC7525

This Coverage Part forms a part of the Policy issued by The Hartford Insurance Group Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

For	use	only	if this	Coverage	Part	is	effective	after	the	effective	date	of	the	<b>Policy</b>	.)

**Effective Date** 

03 27 84

This Coverage Part is effective as shown herein (at the hour stated in the Policy) and forms a part of the above designated policy.

Issued to

LACAVA MINING, INC.

Hereafter, any use of the word "Policy" in this Coverage Part (or any form or endorsement forming a part of, changing or applicable to this Coverage Part) shall be deemed to read "Commercial Inland Marine Insurance Coverage Part," and any use of the word "Declarations" shall be deemed to read "Commercial Inland Marine Insurance Coverage Part — Declarations".

Insurance is afforded only with respect to such and so many of the classes of property as are indicated by a specific amount or limit of insurance applicable thereto, and a premium therefore, and which is scheduled in the Commercial Inland Marine Insurance Schedule.

Subject otherwise to all of the terms of this Coverage Part having reference thereto, the amount or limit of insurance applicable to each "article of property" is as stated in Commercial Inland Marine Insurance Schedule; the total amount or limit of insurance applicable to each "class of property" is as stated therein, subject to the foregoing provision respecting each article.

### SEE COMMERCIAL INLAND MARINE INSURANCE SCHEDULE

**Advance Premium** 1,024



This COMMERCIAL INLAND MARINE INSURANCE COVERAGE PART — DECLARATIONS is completed by:

- (a) This Declarations Form UN-100.
- (b) Commercial Inland Marine Schedule Form UN-111,
- (c) Commercial Inland Marine Insurance Policy Provisions Form UN-112,
- (d) Any Endorsement(s) issued to form a part of it.

Form Number(s) of Coverage Form(s) and Endorsement(s) forming part of this Coverage Part:



ma 04 m 116:3 m 12-1

The company located these documents in its business records. At this time, the company does not certify that these documents constitute

a complete and accurate copy of the policy.

Form UN-110-0 (Ed. 11/83) Printed in U.S.A. (NF)

## COMMERCIAL INLAND MARINE INSURANCE SCHEDULE



Policy Number 53 UUC KC7525

Class of Property	Deductible Amount	Amount or Limi	t Rate	Premium	<del></del>
Property Floater	\$ 250.	41,632 \$ 90,997.	2.10	\$74. \$ <del>-1,820.</del>	<u> </u>
Equip Center from Other		\$ 50,000	3.15	\$ 150,1	- Deposit
	\$	\$		\$	<u>.</u>
	\$	\$		\$	
			Total Premium	1,820.	INCL

Schedule of articles of property or of property at locations and amount or limit of insurance applicable to each:

No.	Full Description	Amount or Limit of Insurance
1-	EQUIPMENT SCHEDULE TO FOLLOW	\$ <del>_90,997</del>
	see m12-1	
İ		
	·	

Loss Payee: Any loss hereunder is payable as interest may appear to the Insured and

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Form UN-111-0 (Ed. 11/83) Printed in U.S.A. (NF)

EXTENSION SCHEDULE FOR CASUALTY INSURANCE POLICY OR SMP POLICY -- SECTION 11 1

THIS SCHEDULE FORMS A PART OF POLICY NO. 53 UUC KC7525 , AND IS AN EXTENSION OF THE SCHEDULE COVERAGE PART(S) FORMING A PART THEREOF.

BY THE HARTFORD INSURANCE GROUP COMPANY DESIGNATED THEREIN, AND TAKES EFFECT AS OF THE EFFECTIVE DATE OF SAID POLICY UNLESS ANOTHER EFFECTIVE DATE IS STATED HEREIN

RATING CLASSIFICATIONS ENTRIES HEREIN, EXCEPT AS SPECIFICALLY PROVIDED ELSEWHERE IN THIS POLICY, DO NOT MODIFY ANY OF THE OTHER PROVISIONS ON THIS POLICY

DESCRIPTION OF HAZARDS:

PREMISES COVERĂGE

REFER TO:

"COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE PART* (FORM L-3503)

LOCATION NUMBER:

001/001

TERR: 001

CLASSIFICATION CODE NUMBER

AND DESCRIPTION:

73800 /

STATE: NEVADA

FIRE DAMAGE LECAL LIABILITY

(ENDT L-3037 APPLIES)

PREMIUM AND RATING BASIS:

LIMIT OF LIABILITY

PER 100

**EXPOSURE:** 

25,000

RATES:

BI

PD

FD

.041

ADVANCE PREMIUM:

BI

MP 11.00

DESCRIPTION OF HAZARDS:

PREMISES COVERAGE

REFER TO:

*COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE PART* (FORM L-3503)

LOCATION NUMBER:

002/001

TERR: 001

CLASSIFICATION CODE NUMBER

AND DESCRIPTION:

STATE: NEVADA

65198 W BUILDINGS OR PREMISES-BANK, MERCANTILE, MANUFACTURING OR OFFICE, NOT

OCCUPIED BY THE INSURED-(LESSOR'S RISK ONLY)

PREMIUM AND RATING BASIS:

AREA

PER 100

**EXPOSURE:** 

900

RATES:

BI

2.088

FD

.046

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

FORM L-3125-2T

PRINTED IN U.S.A. (NS)

PAGE 1 (CONTINUED)

06/18/84 53 UUC KC7525 (03/27/65) **COMPANY** 

**BUREAU** 

**UND MEMO** 

**MEDICAL PAYMENTS PREMIUM:** 

3.00

ADVANCE PREMIUH:

BI

19.00

FD

1.00

DESCRIPTION OF HAZARDS:

FREMISES COVERAGE

REFER TO:

*COMPREHENSIVE GENERAL LIABILITY INSURANCE

- COVERAGE PART* (FORH L-3503)

LOCATION NUMBER:

00A/001

TERR: 001

CLASSIFICATION CODE NUMBER

AND DESCRIPTION:

59993

STATE: NEVADA

WAREHOUSES-PRIVATE (MERCANTILE)-BUILDINGS OR PREMISES USED EXCLUSIVELY FOR STORING MERCHANDISE OF INSURED WHERE NO SALES OPERATIONS ARE CONDUCTED AND WHICH ARE ENTIRELY SEPARATED FROM INSURED'S STORES OR OTHER SALES PLACES

PREHIUM AND RATING BASIS:

AREA

PER 100

**EXPOSURE:** 

100

RATES:

BI

1.720

PD

.043

HEDICAL PAYMENTS PREMIUM:

нr

1.00

PD

1.00

DESCRIPTION OF HAZARDS:

PREMISES COVERAGE

REFER TO:

*COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE/PART® (FORM L-3503)

LOCATION NUMBER:

ADVANCE PREMIUM:

005/00 fly

TERR: 901

CLASSIFICATION CODE NUMBER

AND DESCRIPTION:

BUILDING OR PREMISES-OFFICE

ADVANCE PREMIUM:

65121S .

02

STATE: NEVADA

PREMIUM AND RATING BASIS:

AREA

PER 100

**EXPOSURE:** 

400

RATES:

ЫI

HI

7,258

PD

.087

MEDICAL PAYMENTS PREMIUM:

3.00 29.00

PD

1.00

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

(NS) PAGE 2 (CONTINUED)

FORM L-3125-2T

PRINTED IN U.S.A.

93 UUC KC7525 (03/27/85)

BUREAU UND MEMO

DESCRIPTION OF HAZARDS: PREMISES COVERAGE

*COMPREHENSIVE GENERAL LIABILITY INSURANCE REFER TO:

COVERAGE PART' (FORM L-3503)

*0*03/001 LOCATION NUMBER: TERR: 001

CLASSIFICATION CODE NUMBER 65121S. STATE: IDAHO AND DESCRIPTION:

BUILDING OR PREMISES-OFFICE

PER 100 PREMIUM AND RATING BASIS: AREA

320 EXPOSURE:

PD RATES: BI 4.461 .082

1.00 MEDICAL PAYMENTS PREMIUM:

1.00 PD HI 14.00 ADVANCE PREMIUM:

OPERATIONS COVERAGE DESCRIPTION OF HAZARDS:

*COMPREHENSIVE GENERAL LIABILITY INSURFACE REFER TO:

COVERAGE PART* (FORM L-3503)

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 1384i 01 STATE: NEVADA

GEOPHYSICAL EXPLORATION-ALL EMPLOYEES-INCLUDING COMPLETED OPERATIONS

(ENDY L-3004 APPLIES)

**PER 100** PREHIUM AND RATING BASIS: PAYROLL

96,000 **EXPOSURE:** 

PD  $\mathbf{E}\mathbf{I}$ .708 1333 RATES:

HEDICAL PAYMENTS PREMIUM: 24.00

ADVANCE PREMIUM: BI 680.00 PD 214.00

DESCRIPTION OF MAZARDS: PRODUCTS COVERAGE

*COMPREHENSIVE GENERAL LIABILITY INSURANCE REFER TO:

COVERAGE PART (FORM L-3503)

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

BUREAU

3 (CONTINUED)

CLASSIFICATION CODE NUMBER

AND DESCRIPTION:

59993

33

STATE: NEVADA

RETAIL STORES-NOT FOOD OR DRINK

PREMIUM AND RAYING BASIS:

FLAT CHARGE

RATES:

BI

32.657

PD

24.710

ADVANCE PREMIUM:

ΒĪ

57.00 MP

PD

37.00 HP

,50 , K

DESCRIPTION OF HAZARDS:

CONTRACTUAL-BLANKET COVERAGE

REFER TO:

"CONTRACTUAL LIABILITY INSURANCE COVERAGE PART

(BLANKET COVERAGE)* (FORM L-3523)

CLASSIFICATION CODE NUMBER

AND DESCRIPTION:

13812

01

STATE: NEVADA

OIL OR GAS OPERATIONS IN THE FIELD-BROAD FORM COVERAGE

PREMIUM AND RATING BASIS:

FLAT CHARGE

RATES:

BI

24.565

PD

31.068

ADVANCE PREMIUM:

BI

25.00

PD

31.00

107.02

DESCRIPTION OF HAZARDS: STOP-GAP COVERAGE

REFER TO:

STOP-GAP ENDORSEMENT

CLASSIFICATION CODE NUMBER

AND DESCRIPTION:

ALL OTHERS

09997

STATE: NEVADA

PREMIUM AND RATING BASIS:

PAYROLL

PER 100

EXPOSURE:

96,000

ADVANCE PREMIUM:

ЬI

22.00

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DESCRIPTION OF HAZARDS:

ADDITIONAL INSURED L-3025

REFER TO:

*COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE PART* (FORM L-3503)

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

(NS)

PAGE 4 (CONTINUED)

FORM L-3125-2T

PRINTED IN U.S.A.

06/18/84 53 UUC KC7525 (03/27/85)

BUREAU

UND MEMO

COMPANY BU

PREMIUM BASIS:

10% OF PREMIUM DEVELOPED FOR OPERATIONS COVERAGE

ADVANCE PREMIUM:

BI

58.00

21.00

DESCRIPTION OF HAZARDS:

SUPPLEMENTAL PERSONAL INJURY

REFER TO:

*COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE PART* (FORM L-3503)

PREMIUM BASES:

PERCENTAGE OF PREMIUM

ADVANCE PREMIUM:

BI

38.00

PD

11.00

DESCRIPTION OF HAZARDS:

BROAD FORN PROPERTY DAMAGE

REFER TO:

*COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE PART* (FORM L-3503)

PREMIUM BASIS:

20 PERCENT OF PROPERTY DAMAGE PREMIUM

ADVANCE PREMIUM:

F.D

50.00

TOTAL ADVANCE PREMIUM:

BI

986.00

PD

379.00

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.



### THE HARTFORD

Named Insured and Address

Policy Number

53 UK KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

**Effective Date** 

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

### GENERAL LIABILITY FORMS

UN-116-0

L4128-0

L4330-0 -

L4152-0

GH283

L3991-0

L3252-2 .

L3025-0

L3004-0

L3037-1

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

# Amendment — Limits of Liability (Single Limit)



Named Insured and Address

This endorsement forms a part of Policy No. 53. U.C. KC7525...... issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date ...... Effective hour is the same as stated in the Declarations of the policy.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to	the following:
COMPREHENSIVE GENERAL LIABILITY INSURANCE COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE CONTRACTUAL LIABILITY INSURANCE OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE	<ul> <li>(Coverage Part "CGL")</li> <li>(Coverage Part "CO/PR")</li> <li>(Coverage Part "MC")</li> <li>(Coverage Part "OLT")</li> <li>(Coverage Part "K")</li> <li>(Coverage Part "OCP")</li> </ul>

### SCHEDULE

The limit of the company's liability against the following coverages, as afforded under the provisions of each Coverage Part designated by symbol herein, shall be as stated herein, subject to all the terms of this endorsement and the policy having reference thereto.

Coverages	Coverage Parts	Limits of Liability
dily injury Liability and Property Damage Liability	CGL	\$ 500,000 each occurrence
Bodily injury Liability and Property Damage Liability	CGL	\$ 500,000 aggregate — Division 1
		\$ ,000 aggregate — Division 2
Bodily Injury Liability and Property Damage Liability		\$ ,000 each occurrence

Division 1 — Applicable to damages because of **bodily injury** and **property damage** as specified in paragraph (b) in the "Limits of Liability" provision of this endorsement.

Division 2 — Applicable to damages because of all **bodily Injury** and **property damage** as stated in paragraph (c) in the "Limits of Liability" provision of this endorsement.

It is agreed that, with respect to each of the Coverage Parts designated in the Schedule of this endorsement, the "Limits of Liability" provision thereof is amended to read as follows:

### LIMITS OF LIABILITY

Regardless of the number of (1) **insureds** under this policy, (2) persons or organizations who sustain **bodily Injury** or **property damage**, (3) claims made or suits brought on account of **bodily injury** or **property damage** or (4) **automobiles** or **mobile equipment** to which this policy applies the company's liability is limited as follows:

### **Bodily Injury Liability and Property Damage Liability Coverage**

(a) The limit of liability stated in the Schedule of this endorsement as applicable to "each occurrence" is the total limit of the company's for under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of bodily .....
including damages for care and loss of services, and all property damage as the result of any one occurrence; provided that, with respect to any one occurrence for which notice of this policy is given in lieu of security or when this policy is certified as proof of financial responsibility for the future under the provisions of the motor vehicle financial responsibility of the separate limits required by such law, but the separate application of such limit shall not increase the total limit of the company's liability.

does not certify that these documents constitute

Page 1

a complete and accurate copy of the policy.

- (b) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate **Division 1**" is, subject to provision (a) hereof respecting "each **occurrence**", the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all **bodily injury** and **property damage** which is included in any of the numbered subparagraphs below and, in subparagraph (3), with respect either to the **bodily Injury** or **property damage**, or to the **bodily Injury** and **property damage** (within one or both the hazards identified therein) for which insurance is actually afforded under at least one such Coverage Part:
  - (1) all **property damage** arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including **property damage** for which liability is assumed under any **Incidental contract** relating to such premises or operations, but excluding **property damage** included in subparagraph (2) below;
  - (2) all property damage arising out of and occurring in the course of operations performed for the named insured by independent contractors and general supervision thereof by the named insured, including any such property damage for which liability is assumed under any incidental contract relating to such operations, but this subparagraph (2) does not include property damage arising out of maintenance or repairs at premises owned by or rented to the named insured or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
  - (3) all bodily injury and property damage included within the completed operations hazard and all bodily injury and property damage included within the products hazard;
  - (4) all **property damage** for which liability is assumed under any contract, other than an **incidental contract**, to which the Contractual Liability Insurance, if afforded, applies.

Such "aggregate - Division 1" limit shall apply separately:

- to the property damage included in subparagraphs (1) and (2) and separately with respect to each project away from premises owned by or rented to the named insured;
- (ii) to the sum of the damages for all **bodily injury** and **property damage** included in subparagraph (3) and for which insurance, if any, is afforded as stated in paragraph (b) above:
- (iii) to the **property damage** included in subparagraph (4) and separately with respect to each project away from premises owned by or rented to the **named insured**.
- (c) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate Division 2" is, subject to provision (a) hereof respecting "each occurrence", the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all bodily injury and property damage.
- (d) For the purpose of determining the limit of the company's liability, all **bodily Injury** and **property damage** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one **occurrence**.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned	by	
•	Authorized Agent	ŧ

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Named Insured and Address

Policy Number

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

"STOP-GAP COVERAGE ENDORSEMENT"
COMPREHENSIVE GENERAL LIABILITY

IN CONSIDERATION OF THE PREMIUM HEREIN PROVIDED, IT IS AGREED THAT IF, UNDER ANY CIRCUMSTANCES, IT IS DETERMINED THAT ANY EMPLOYEE OF THE INSURED WHO IS REPORTED AND DECLARED UNDER THE WORKMEN'S COMPENSATION LAW OR LAWS OF THE STATE OF NEVADA IS INJURED IN THE COURSE OF HIS EMPLOYMENT, BUT IS NOT ENTITLED TO RECEIVE THE BENEFITS PROVIDED BY THE AFOREMENTIONED LAW, THEN THIS POLICY SHALL COVER THE LEGAL LIABILITY OF THE INSURED FOR SUCH BODILY INJURY, DISEASE, OR DEATH.

THE COMPANY'S LIABILITY UNDER THIS ENDORSEMENT ON ACCOUNT OF BODILY INJURY, DISEASE, OR DEATH INCLUDING DAMAGES FOR CARE AND LOSS OF SERVICES, IS LIMITED TO THE SUM OF \$ 500,000. FOR ONE OCCURRENCE.

THE INSURANCE GRANTED BY THIS ENDORSEMENT SHALL NOT APPLY TO:

- (a) BODILY INJURY, DISEASE OR DEATH SUFFERED OR CAUSED BY ANY PERSON KNOWINGLY EMPLOYED BY THE INSURED IN VIOLATION OF ANY LAW AS TO AGE, OR UNDER THE AGE OF 14 YEARS REGARDLESS OF ANY SUCH LAW.
- (b) BODILY INJURY, DISEASE OR DEATH SUFFERED OR CAUSED BY ANY EMPLOYEE WHOSE REMUNERATION HAS NOT BEEN INCLUDED IN THE TOTAL REMUNERATION UPON WHICH PREMIUM FOR THIS ENDORSEMENT IS BASED;
- (c) AIRCRAFT OPERATION OR THE PERFORMANCE OF ANY DUTY IN CONNECTION WITH AIRCRAFT WHILE IN FLIGHT;
- (d) ANY PREMIUM, ASSESSMENT, PENALTY, FINE OR OTHER OBLIGATION IMPOSED BY ANY WORKMEN'S COMPENSATION LAW;
- (e) ANY CLAIM FOR BODILY INJURY, DISEASE, OR DEATH WITH RESPECT TO WHICH THE INSURED IS DEPRIVED OF ANY DEFENSE FOR DEFENSES OR IS OTHERWISE SUBJECT TO PENALTY BECAUSE OF DEFAULT IN PREMIUM PAYMENT UNDER, OR ANY OTHER FAILURE TO COMPLY WITH THE PROVISIONS OF THE WORKMEN'S COMPENSATION LAW OR LAWS OF THE STATE ABOVE NAMED.



Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.



Named Insured and Address

Policy Number

53 IRIC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

"STOP-GAP COVERAGE ENDORSEMENT"
COMPREHENSIVE GENERAL LIABILITY

(CONT.)

(f) ANY CLAIM FOR DAMAGES ON ACCOUNT OF ANY DISEASE CAUSED OR AGGRAVATED BY PERIODIC, FREQUENT OR CONTINUAL EXPOSURE OVER A PERIOD OF DAYS, WEEKS, MONTHS, OR LONGER TO CONDITIONS IN THE COURSE OF EMPLOYMENT, OR ANY OCCUPATIONAL DISEASE.

THE PREMIUM FOR THIS ENDORSEMENT SHALL BE COMPUTED UPON THE REMUNERATION EARNED BY SUCH EMPLOYEES AS ARE REPORTED UNDER THE WORKMEN'S COMPENSATION LAW OR LAWS OF THE STATE ABOVE NAMED.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement located these documents in its

business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

GH-283

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### Supplementary Coverage Endorsement Personal Injury and Additional Insured (Employees)



Named Insured and Address

This endorsement forms a part of Policy No.....53...UUC...KC7525 issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE SPECIAL MULTI-PERIL POLICY LIABILITY INSURANCE

Insured's Participation NIL %

### It is agreed that:.

- The insurance afforded under the Coverage for Bodily Injury Liability is extended to apply to damages because of personal injury, subject to the following additional provisions:
  - 1. This extended insurance does not apply:
    - (a) to liability for personal injury assumed by the insured under any contract or agreement;
    - (b) to personal injury arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of any insured;
    - (c) to personal injury sustained by any person as the result of an offense directly or indirectly related to the employment of such person by the named insured:
    - (d) to personal injury arising out of libel, slander, defamation, disparagement or violation of an individual's right of privacy, if the first publication or utterance of the same or similar material giving rise to the offense was made prior to the effective date of this insurance;
    - (e) to personal injury arising out of any publication or utterance of defamatory or disparaging material concerning any person, organization or business enterprise, or his or its products or services, made by or at the direction of any insured with knowledge of the falsity thereof:
    - (f) to personal injury arising out of any publication or utterance of defamatory or disparaging material or material violating an individual's right of privacy made in the course or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the named insured.
  - 2. When used in reference to this insurance:

"personal injury" means injury sustained by any person or organization and arising out of a personal injury offense committed during the policy period within the policy territory;

"personal injury offense" means (a) false arrest, detention or imprisonment, or malicious prosecution; (b) libel, slander, defamation, disparagement or violation of an individual's right of privacy; or (c) wrongful entry or eviction or other invasion of the right of private occupancy.

- 3. The "Limits of Liability" provision is amended by adding the following thereto:
  - The total liability of the company for all damages because of all personal injury to which this insurance applies shall not exceed the amount stated in the Schedule as the limit of bodily injury liability and as applicable to "each occurrence".
  - With respect to any claim because of *personal injury*, the company shall not be liable for a greater proportion of any loss than the difference between the participation percentage, if any, stated above and one hundred percent, and the balance of the loss shall be borne by the *insured*; provided the company may pay the *insured*'s portion of a loss to effect settlement of the loss, and, upon notification of the action taken, the *named insured* shall promptly reimburse the company therefor.
- II. The "Persons Insured" provision is amended to include as an *insured* any employee of the *named insured* while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:
  - (1) to bodily injury or personal injury to (a) another employee of the named insured arising out of or in the course of his employment or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof;
  - (2) to property damage to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by (a) another employee of the named insured, or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a partitle of the company duly authorized agent of the company shall constitute valid countersignature of this endorsement takes effect as of the effective date of the policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement takes effect as of the effective date of the policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement takes effect as of the effective date of the policy by a duly authorized agent of the policy and, at issue of said policy, forms a partitle of the company; provided that if this endorsement takes effect as of the effective date of the policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement takes effect as of the company; provided that if this endorsement takes effect as of the company; provided that if this endorsement takes effect as of the company; provided that if this endorsement takes effect as of the company; provided that if this endorsement takes effect as of the company; provided that if this endorsement takes effect as of the company; provided that if this endorsement takes effect as of the company; provided that if this endorsement takes effect as of the company; provided that if this endorsement takes effect as of the company; provided that if this endorsement takes effect as of the company; provided that if this endorsement takes effect as of the company; provided that if this endorsement takes effect as of the company; provided that if this endorsement takes effect as of the company; provided that if this endorsement takes effect as of the company; provided that if this endorsement takes effect as of the company; provided that if this endorsement takes effect as of the company; provided that if this end

Countersigned by.....

### BROAD FORM PROPERTY DAMAGE ENDORSEMENT

(Including Completed Operations)



Named Insured and Address

This endorsement forms a part of Policy No. 53...UJC...KC7525......issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date...... Effective hour is the same as stated in the Declarations of the Policy.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

CONTRACTUAL LIABILITY INSURANCE

Classification:

PER L3125-2T

Form QA-12

It is agreed that the insurance for property damage liability applies, subject to the following additional provisions:

- A. The exclusions relating to **property damage** to (1) property owned, occupied or used by or rented to the **insured** or in the care, custody or control of the **insured** or as to which the **insured** is for any purpose exercising physical control and (2) work performed by or on behalf of the **named insured** arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith, are replaced by the following exclusions (y) and (z):
  - (y) to property damage
    - (1) to property owned or occupied by or rented to the *insured*, or, except with respect to the use of *elevators*, to property held by the *insured* for sale or entrusted to the *insured* for storage or safekeeping,
    - (2) except with respect to liability under a written sidetrack agreement or the use of elevators to
      - (a) property while on premises owned by or rented to the *insured* for the purpose of having operations performed on such property by or on behalf of the *insured*,
      - (b) tools or equipment while being used by the *insured* in performing his operations,
      - (c) property in the custody of the insured which is to be installed, erected or used in construction by the insured,
      - (d) that particular part of any property, not on premises owned by or rented to the insured,
        - (i) upon which operations are being performed by or on behalf of the *insured* at the time of the *property damage* arising out of such operations, or
        - (ii) out of which any property damage arises, or
        - (iii) the restoration, repair or replacement of which has been made or is necessary by reason of faulty workmanship thereon by or on behalf of the *Insured*;
  - (z) with respect to the completed operations hazard and with respect to any classification stated above as "including completed operations", to property damage to work performed by the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith.
- B. The insurance afforded by this endorsement shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof) available to the *insured*, such as but not limited to Fire and Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the "Other Insurance" Condition is amended accordingly.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Authorized Agent

## ADDITIONAL INSURED (Premises Leased to the Named Insured)

Named Insured and Address

Effective date

...12:01 A. M., standard time at the address of the *named insured* as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE

OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

STOREKEEPERS' LIABILITY INSURANCE

It is agreed that the "Persons Insured" provision is amended to include as an *insured* the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the *named insured*, and subject to the following additional exclusions:

The insurance does not apply:

- 1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
- 2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

### **SCHEDULE**

		Prem	niums
Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Bodily Injury Liability	Property Damage Liability
940 MATLEY LANE #13 RENO, NV 89502	WALTER & VIVIAN COX HELEN & ROSS WHITACRE	INCL	INCL
	AND DORTHELLA & PAUL SILVA		

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



Countersigned by

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

### PRODUCTS HAZARD EXCEPTIONS

Named Insured and Address

This endorsement forms a part of Policy No. 53 UJC KC7525 issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date.....

...12:01 A. M., standard time at the address of the *named insured* as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that the products hazard does not include bodily injury or property damage arising out of the named insured's products manufactured, sold, handled or distributed in connection with (1) the use of any premises described in this endorsement, owned by or rented to the named insured or (2) any operation, described in this endorsement, conducted by or on behalf of the named insured.

Description of Premises and Operations:

M.S.C - CODE 13842 - PER L 3125-2T



Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



THE HARTFORD

Countersigned by

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

### REAL PROPERTY—LIABILITY—FIRE

Named Insured and Address

Effective date.....

.12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that the Property Damage Liability Coverage applies to property damage to structures or portions thereof rented to or occupied by the named insured and described in this endorsement, including fixtures permanently attached thereto, if such property damage arises out of fire, subject to the following additional provisions:

1. With respect to the insurance provided by this endorsement, all of the exclusions of the policy, other than the Nuclear Energy Liability Exclusion (Broad Form), are deleted and replaced by the following:

This insurance does not apply to liability assumed by the insured under any contract or agreement.

The limit of liability stated in this endorsement applies separately to the insurance under this endorsement and is in lieu of any other limit of liability stated in the policy.

Description of Property

Limit of Liability

Rate (per \$100 of Limit) Premium

940 MATLEY LANE \$10 RENO, NV 89502 \$ <del>25,000.</del> 100,000 each occurrence - 841

INCL

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, of ther than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy sent

Cestificate of insurance

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	ADDRESS OF AGENCY	_	COSS	PARIES AFFORT	ING COVERAGES				
$\mathbf{P}_{\bullet}$	R. S. Insurance O. Box 20577 no, NV 89515-	13	COMPANY A The Hartford						
		V	COMPANY B DIPLICATED						
	ADDRESS OF INSURED	······	COMPA		<b>₩</b>	Part H. Jahr. A. M. N. groung.	_		
P.	O. Box 11305 O. HV 09510	COMPA	in D	AI	TACH				
			COMPA	in E	Ĺ				
of any co	certify that policies of insurance list intract or other document with respectusions and conditions of such po-	ed below have been issued to the insured nan sect to which this certificate may be issued o slicies.	ned above or may p	e and are in force at thi ertain, the insurance a	fforded by the policies des	cribed herein is su	ibject to all the		
COMPANY	TYPE OF INSURANCE	POLICY NUMBER		POLICY EXPIRATION DATE	Limits of Lizbil	EACH	ds (000)		
LETTER				EXPINATION DATE		OCCURRENCE	AGGREGATE		
.A	GENERAL LIABILITY COMPREHENSIVE FORM	renoval of		3-27-85	BODILY INJURY	s	\$		
1	PREMISES—OPERATIONS EXPLOSION AND COLLAPSE HAZARD	\$39MPCT7025			PROPERTY DAMAGE	s	\$		
	UNDERGROUND HAZARD PRODUCTS/COMPLETED OPERATIONS HAZARD CONTRACTUAL INSURANCE BROAD FORM PROPERTY DAMAGE INDEPENDENT CONTRACTORS	53 NUCKC 75	, X )	,	BODILY INJURY AND PROPERTY DAMAGE COMBINED	\$500	⁵ 500		
_	PERSONAL INJURY		,		PERSONAL IN	IJURY	s <b>50</b> 0		
	AUTOMOBILE LIABILITY				BODILY INJURY (EACH PERSON)	\$			
	COMPREHENSIVE FORM				BODILY INJURY (EACH ACCIDENT)	\$			
	HIRED				PROPERTY DAMAGE	\$			
	NON-OWNED				BODILY INJURY AND PROPERTY DAMAGE COMBINED	\$			
A	EXCESS LIABILITY  UMBRELLA FORM OTHER THAN UMBRELLA FORM	renewal of 53RHUBH6832		3-27-88	BODILY INJURY AND PROPERTY DAMAGE COMBINED	: 1,000	1,000		
	WORKERS' COMPENSATION				STATUTORY		•		
	and EMPLOYERS' LIABILITY					s	(EACH ACCIDENT)		
A	OTHER Inland Harine Equipment	renewal of 53SMPXCCP7025		3-27-85	\$50,000 max ronted from				
DESCRIPTIO	N OF OPERATIONS/LOCATIONS/VEHI	CLES					<del></del>		

coverage on rented equipment is all-risk with normal exclusions.

Below named as Loss Payee on rented equipment at any location.

Cancellation: Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will endeavor to mail 10 days written notice to the below named certificate holder, but failure to mail such notice shall impose no obligation or liability of any kind upon the company.

NAME AND ADDRESS OF CERTIFICATE HOLDER:

U. S. Rentals 790 Glendale Avenue Sparks; IV 89431 The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

R. R. Schmitt

ACORD 25 (1-79)

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ACORD 25 (1-79)

COMPANY LETTER

## **Certificate of Insurance**

<u>ц</u>			MATION DALY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER
NAME	E AND ADDRESS OF AGENCY		
	R. K. S. Insuran	ice, Inc.	COMPANIES AFFORDING COVERAGES
	P. O. Box 20577	•	COMPANY A
	Reno, NV 89515	/=UD / /	Rartford Insurance Company

NAME AND ADDRESS OF INSURED

Lacana Mining, Inc. P. O. Box 11305 Reno, NV 89510

<u> Bartford Insurance Company</u> COMPANY LETTER COMPANY LETTER COMPANY LETTER

This is to certify that policies of insurance listed below have been issued to the insured named above and are in force at this time. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the policies described herein is subject to all the

Α.	COMPREHENSIVE FORM	renewal of	3-27-85	BODILY INJURY	\$	5
A ·	COMPREHENSIVE FORM PREMISES—OPERATIONS EXPLOSION AND COLLAPSE	renewal of 53SMPCF7025	3-27-85	PROPERTY DAMAGE	\$	s
3	HAZARD UNDERGROUND HAZARD PRODUCTS/COMPLETED OPERATIONS HAZARD CONTRACTUAL INSURANCE BROAD FORM PROPERTY DAMAGE			BODILY INJURY AND PROPERTY DAMAGE COMBINED	\$ 500	3 500
	PERSONAL INJURY			PERSONAL I	NJURY	3 500
p	AUTOMOBILE LIABILITY			BODILY INJURY (EACH PERSON)	\$	
<i>F</i> *	COMPREHENSIVE FORM			BODILY INJURY (EACH ACCIDENT)	\$	
	HIRED			PROPERTY DAMAGE	\$	
ſ <u></u>	NON-OWNED			BODILY INJURY AND PROPERTY DAMAGE COMBINED	\$	
	EXCESS LIABILITY			BODILY INJURY AND		
A	UMBRELLA FORM OTHER THAN UMBRELLA FORM	RENEWAL OF -5-3RHUBH6832-	3-27-8	PROPERTY DAMAGE COMBINED	1,000	1,000
	WORKERS' COMPENSATION			STATUTORY		
	and				s	•
	EMPLOYERS' LIABILITY				<u> </u>	(EACH ACCIDENT
A	OTHER Inland Marine equipment	renewal of	3-27-85	\$50,000 ma		

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES

coverage on rented equipment is all-risk with normal esslusions. 1983 Tellus 8x20 trailer serial \$5882 Additional insured as respects: valued at

Cancellation: Should any of the above described policies be cancelled the expiration date thereof, the issuing company will endeavor to mail _____days written notice to the below named certificate holder, but failure to mail such notice shall impose no obligation or liability of applying upon the company.

NAME AND ADDRESS OF CERTIFICATE HOLDER: & additional inches INCR CI

Space Master, Inc. 2521 Connie Drive Sacramento, CA 95815 The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

## inland Marine

POLICY NUMBER	TERM	PAYMENT PLAN	CO. CODE	RMF						EFFECTIVE DATE	Ē	ENDT. NO.
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## Burglary

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The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

# · Inland Marine

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NAMED INSURED: LACANA MINING, INC.

POLICY NO: 53UUCKC7525.

PRODUCER'S NAME:

PRODUCER'S CODE: 600213

R K S INSURANCE INC

FOL EFF DATE: 03/27/84 POL EXP DATE: 03/27/05 TRANS EFF DATE: 10/08/84

TRANSACTION TYPE: ENDORSEMENT

RATING SEQ. 4: 609

ENDORSEMENT PREHIUM

TOTAL:

\$8.00 AP WAIVED

ENDORSEMENT PREMIUM BREAKDOWN

PRENTUM

COMMISSION PERCENTAGE

\$8.00

\$8.00

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The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

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NAMED INSURED: LACANA MINING, INC.

POLICY NO: 53UUCKC7525

PRODUCER'S NAME:

PRODUCER'S CODE: 600213

R K S INSURANCE INC

POL EFF DATE: 03/27/84

POL EXP DATE: 03/27/95

TRANS EFF DATE: 08/22/84

TRANSACTION TYPE: ENDORSEMENT

RATING SEQ. 4: 008

**ENDORSEMENT PREMIUM** 

\$67.00 AP

ENDORSEMENT PREMIUM BREAKDOWN

PREMIUM

COMMISSION PERCENTAGE

\$67.00 AF

TOTAL:

\$67.00 AF

> The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

PRODUCER'S FACT SHEET PAGE 10/26/84 53 UUC KC7525 (03/27/65) 5304 H040

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NAMED INSURED: LACANA MINING, INC.

POLICY NO: 53UUCKC7525

PRODUCER'S NAME:

PRODUCER'S CODE: 600213

R K 3 INSURANCE INC

POL EFF DATE: 03/27/84 POL EXP DATE: 03/27/85 TRANS EFF DATE: 08/20/84

TRANSACTION TYPE: ENDORSEMENT

RATING SEQ. 4: 007

ENDORSEMENT PREMIUM

\$6.00 RP

ENDORSEMENT PREMIUM BREAKDOWN

PREMIUM

COMMISSION PERCENTAGE

\$6.00 RP

TOTAL: \$6.00

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

BUREAU

PRODUCER'S FACT SHEET FAGE 10/24/84 53 UUC KC7525 (03/27/85) 5304 H040

COMPANY

# Inland Marine

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NAMED INSURED: LACANA MINING, INC.

POLICY NO: 5300CRC7525

PRODUCER'S NAME:

PRODUCER'S CODE: 600213

R K S INSURANCE INC

POL EXP DATE: 03/27/85 TRANS EFF DATE: 06/01/84 POL EFF DATE: 03/27/84

TRANSACTION TYPE: ENDORSEMENT

RATING SEQ. 4: 006

ENDORSEMENT PREMIUM

TOTAL:

\$852.00 RE

ENDORSEMENT PREMIUM BREAKDOWN

PREMIUM

COMMISSION PERCENTAGE

\$852.00 RP

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\$852.00 RP

> The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

PRODUCER'S FACT SHEET PAGE 10/24/84 53 UUC KC7525 (03/27/85) 5304 H040

COMPANY

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#### POLICY INFORMATION

NAMED INSURED: LACANA MINING, INC.

PRODUCER CODE AND NAME: 600213 R K S INSURANCE INC

COMPANY CODE AND NAME: 5 HARTFORD ACCIDENT AND INDEMNITY COMPANY

POLICY EFFECTIVE DATE: 03/27/84 POLICY EXPIRATION DATE: 03/27/85

TRANS EFFECTIVE DATE: 05/15/84 AUDIT PERIOD: ANNUAL TRANSACTION TYPE: ENDORSEMENT ENDT NUMBER: 005

SMF PROGRAM: INDUSTRIAL

LARGE RISK

--- LIMITS OF LIABILITY ---- PREMIUM ----

BI \$ 500,000 EACH OCCUR \$ 500,000 AGGR PD \$ 500,000 EACH OCCUR \$ 500,000 AGGR

OWNERS, LANDLORDS AND TENANTS NO CHANGE
MANUFACTURERS AND CONTRACTORS \$ 50.00 AP
PRODUCTS NO CHANGE

PRODUCTS NO CHANGE
CONTRACTUAL NO CHANGE

PREMISES MEDICAL PAYMENTS # 2.00 AP
\$ 1,000 EACH PERSON \$ 10,000 EACH ACCIDENT

SUPPLEMENTAL PERSONAL INJURY \$ 3.00 AP \$ 500,000 PER OCCUR

STOP GAP NO CHANGE

---- ADDITIONAL COVERAGES ---BROAD FORM PROPERTY DAMAGE # 2.00 AP
(INCLUDING COMPLETED OPERATIONS)

FIRE LEGAL (SUBLINE 325)

NO CHANGE

TOTAL PREMIUM CHANGE: \$ 57.00 AP

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

CONTROL \$ 009 TERM 1D R053R04C

# GENERAL LIABILITY DETAIL

POLICY NUMBER:

53 UUC KC7525

TRANS EFF DATE:

 $\Omega$ 

05/15/84

RATING SEQ NUMBER: HEADQUARTER STATE: 005 . NV

STATE RATING MODIFICATION FACTORS AND COMMISSIONS

STATE

ID' NV CA

SCHEDULE/IRPM MOD

.850 .850 .850 .850 .750

**MULTI-FLEX PROGRAM MOD:** NORMAL LINE COMMISSION

.950 .800 .850 20.0 20.0 20.0 20.0

CLASS INFORMATION

OPERATIONS (SUBLINE 313)

CLASS CD:

10001

STATE: CA, SD

SUBJECT TO AUDIT

CLASS DESCRIPTION:

DREDGING-GOLD-ENDLESS BUCKET OR LADDER TYPE

(SUBLINE 313) OPERATIONS

STATE: CA

TERR: 012

CLASS CD:

(MED PAY)

10001

PER ACRE

PREMIUM BASIS: PER 1 RATING BASIS:

ADDED BI ((4A).005 (1).85Х (D)2.45 X

(F) .010 X (K) 195 (Q)3,800 X 

(ZA)38.00 X 669.(T)

(D)2,20 Χ (1).85ADDED PD ((\$A).001

(P).002 X (Q)3,800 153 X (K).95

™ 358。(T) Х (ZA)8.00

(1).85(#A).005 X (AL).087 X ADDED PREM HED

≖ (P),000 X (0)3,500 X (K).95

(ZA)1.00 X (T).936

1.00 AF

9.00 AP

7.00 AP

33.00 AP

STATE: SD

CLASS CD: 1000i

SUBJECT TO AUDIT

PREMIUM BASIS:

PER ACRE

RATING BASIS:

PER 1

(HED PAY)

(D)2.45 X (I).85ADDED BI ((#A).005 X

(P).008 X (K).75FM (0)1,300

(ZA)10.00 868.(T) X

(D)2.20 X (1).85ADDED PD ((\$A).001 X

KEYS:

A = BASE RATE

I = SCHEDULE/IRPM MOD

P = FINAL RATE

T ≈ PRO RATE FACTOR

ZA = FlnaL PREMIUM

# = U/W OVERRIDE

D = INCR. LIMIT FACTOR

K = SPECIAL MULTIFLEX MOD

Q = EXPOSURE

The company located these documents in its business records. At this time, the company does not certify that these documents constitute

POLICY & 5300CKC7525

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BUREAU

PAGE 2

POLICY NUMBER: RATING SEQ NUMBER:

53 UUC KC7525

005 .

TRANS EFF DATE:

03/15/84

CLASS INFORMATION

X (K).75 = (F).001 X (Q)1,300 = (ZA)1.00 X (T).866 =

1.00 AP

1.00 AP

33,00

36.00

ADDED PREM MED (\$A).005 X (AL).087 X (I).85

X (K).75 = (P).000 X (Q)1,300 =

(ZA)1.00 X (T).865 =

99980

SUPPLEMENTAL PERSONAL INJURY

FN-088

PREVIOUS BI (ZA)38.00 X (T).866 =

REVISED BI (AQ).0500

(ZA)41.00 X (T).866 ==

DIFFERENCE 3.00 AF

99982

BROAD FORM

PREVIOUS PD (ZA)50.00 X (T).866 = 43.00

REVISED PD (AQ).2000

(ZA)52.00 X (T).866 = 45.00

DIFFERENCE 1.00 AM

TOTAL PREMIUM CHANGE 57.00 AP

KEYS:

A . BASE RATE

K = SPECIAL MULTIFLEX MOD

Q = EXPOSURE

AL - PCT. OF BASE RATE

ZA = FINAL PREMIUM

**♦** ■ U/W OVERRIDE

I = SCHEDULE/IRPM MOD

P = FINAL RATE

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

CONTROL 4 009 TERM ID ROSSRO40

FOLICY # 53UUCKC7525

ROCESS DATE 10/24/84 OPER INITIALS RLM AAR PREV POL \$ 5350PCF7025 COMPANY BUREAU UND MEMO

NAMED INSURED: LACANA MINING, INC.

FOLICY NO: 53UUCKC7525

PRODUCER'S NAME:

PRODUCER'S CODE: 600213

R K S INSURANCE INC

POL EFF DATE: 03/27/84 POL EXP DATE: 03/27/85 TRANS EFF DATE: 05/15/84 -

TRANSACTION TYPE: ENDORSEMENT

RATING SEQ. #: 005

ENDORSEMENT PREHIUM

\$59.00 AF

ENDORSEMENT PREMIUM BREAKDOWN

PREMIUM

COMMISSION PERCENTAGE

\$57,00 AF

20.0

TOTAL:

\$2.00 A۴ \$59.00 AP

> The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

PRODUCER'S FACT SHEET FAGE 10/24/84 53 UUC KC7525 (03/27/83) H040

5304

COMPANY

BUREAU

### Inland Marine

POLICY NUMBER	TERM	PAYMENT PLAN	CO. CODE	RMF						EFFECTIVE DATE		ENDT. NO.
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Form OA-1397-0 Printed in U.S.A.

28 11-13

NAMED INSURED: LACANA HINING, INC.

POLICY NO. SAUUCKC7\$25

PRODUCER'S NAME:

PRODUCER'S CODE: 600213

R K S INSURANCE INC

POL EFF DATE: 03/27/84 POL EXP'DATE: 03/27/85 TRANS EFF DATE: 05/04/84

TRANSACTION TYPE: ENDORSEMENT

RATING SEQ. 4: 004

ENDORSEMENT PREMIUM

\$448.00 AP

ENDORSEMENT PREMIUM BREAKDOWN

PREMIUM

COMMISSION PERCENTAGE

TOTAL:

\$448.00 AP \$448.00 AP

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

PRODUCER'S FACT SHEET FAGE 10/24/84 53 UUC (C7525 (03/27/85) 5304 H040

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NAMED INSURED: LACANA MINING, INC.

POLICY NO: 53UUCKC7525

PRODUCER'S NAME:

PRODUCER'S CODE: 600213

R K S INSURANCE INC

POL EFF DATE: 03/27/84 POL EXP DATE: 03/27/85 TRANS EFF DATE: 04/02/84

TRANSACTION TYPE: ENDORSEMENT

RATING SEQ. #: 002

ENDORSEMENT PREMIUM

TOTAL:

\$70.00 AP

ENDORSEHENT PREMIUM BREAKDOWN

PREMIUM

COMMISSION PERCENTAGE

\$70.00 AP

. \$70.00 AP

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

PRODUCER'S FACT SHEET FAGE 10/24/84 53 UUC KC7525 (03/27/85)
5304 H040 ---

COMPANY BUREAU

HAMED INSURED: LACANA MINING, INC.

POLICY NO: 53UUCKC7525

PRODUCER'S NAME:

PRODUCER'S CODE: 600213

R K S INSURANCE INC

POL EFF DATE: 03/27/84 POL EXP DATE: 03/27/85 TRANS EFF DATE: 04/05 34

TRANSACTION TYPE: ENDORSEMENT

RATING SEQ. \$ 603

ENDORSEMENT PREMIUM

TOTAL:

\$31.00 AF

ENDORSEMENT PREMIUM BREAKDOWN

PREHIUM

COUNTSSION PERCENTAGE

\$31,00

\$31.00 AP

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

PRODUCER'S FACT SHEET PAGE 10/24/84 53 UUC KC7525 (03/27/85) 5304 H040

COMPANY

BUREAU

Inland Marine"

POLICY NUMBER	TERM	PAYMENT PLAN	CO. CODE	RMF		_				EFFECTIVE DATE	/ ENDT. NO
		Prepaid		MOD	IRPM	Expense	RMF	Term Factor	ADJ, RMF		
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DESTROY DATE INITIALS The company of the documents in its 5 43

business records. At this time, the company of the documents constitute a complete and accurate copy of the policy.

Form OA-1397-0 Printed in U.S.A.

TERM PAYMENT PLAN CO. CODE EFFECTIVE DATE ENDT. NO. POLICY NUMBER CO. PARTICIP. 4-5-84 of Policy (less than 100%) ☐ 1 YR. ☐ Prepaid ☐ Ann. Install. 53 UUC KC 7525 13 3 YR. Inter. Install. # _ RMF **Property** PKG. MOD RMF **IRPM** MLP DCP Expense Term Factor Adj. RMF Lacana Hold Inc. STATE **COUNTY & CODE** CONSTR. & CODE PROT. CL. RAT. ID TYPE OF RISK LOC BLD. STREET CITY 3 milewood of Hwy 139,45 Mi N. Susanville Lasser 180  $\Im$ ☐ Inst. ☐ Mot./Hot. aust II á2 Serv. ĬΑ. Apart. Ind./Proc. Office Contr. Merc. PREMIUM CBP P/R SUB PERIL FORM CO- DED RATE DEVELOPMENT ANN. ADJ. LIMIT OF FACTOR: 175 AGI CA. RATE LIABILITY RATE LINE: MOD PREM. RATE ,975 Class Code: () 702 Bldg No: Bldg. X CTS 🔲 Rept. __% FN#: Tax Code: EC Const Code: ス Loc No. PREM. 90 100 1154 X.95X.75 ×,90 =099 ×1,000 010 F X <u> </u>705/ × 1 020 EC 080 X 95 X.75 × X 020 VMM =, W6 X X 030 OPE × X 790X.75 -5 5 =~533× × 028 AOP = × 047 SL Х × Х Х = × Class Code: 703 EC Const. Code: ☐ Bldg. CTS ☐ Rept. __% FN#: トy Bldg No: つ Tax Code: Loc No. 90 (a) 154 x 95 X , 75 × 90 = 099×1,000 Х 010 F 080 K.95X.75 = ) X =,051× 020 EC 4 = × Х 020 VMM ×  $= (XX/A^{\times})$ X × X 030 OPE 1790 X.75 =, 533× X AOP X 028 047 SL × X = ItO AP 16AP X X ☐ Bldg. ☐ CTS ☐ Rept. __% FN#: EC Const. Code: **Tax Code:** Class Code: Loc No. Blda No: 010 F × × × 020 EC = × X × = = 020 VMM X × = X -X 030 OPE X × = 028 AOP Х × Х 047 SL × The company located these documents in its business records. At this time, the company does not departs these documents constitute Term Factor DESTROY DATE 3 YR PPD Prem. a complete and accurate copy of the policy.

NAMED INSURED: LACANA MINING, INC.

POLICY NO: 53UUCKCZ525 ~

PRODUCER'S NAME:

PRODUCER'S CODE: 600213

R K S INSURANCE INC

POL EFF DATE: 03/27/84 POL EXP DATE: 03/27/85 TRANS EFF DATE: 03/27/84

TRANSACTION TYPE: ENDORSEMENT

RATING SEQ. 4: 001

ENDORSEMENT PREMIUM

\$1,454.00 AP

ENDORSEMENT PREMIUM BREAKDOWN

PREHIUM

COMMISSION PERCENTAGE

\$89.00 RP 20.0

\$1,543.00 AP

TOTAL:

\$1,454.00 AP

> The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

PRODUCER'S FACT SHEET 10/24/84 53 UUC KC7525 (03/27/85)

5304

H040

COMPANY

BUREAU

#### POLICY INFORMATION

NAMED INSURED: LACANA MINING, INC.

PRODUCER CODE AND NAME: 600342 RAMSEY-MASTROIANNI INS INC

EFFECTIVE DATE: 03/27/84

EXPIRATION DATE:

03/27/85

AUDIT PERIOD: ANNUALLY

---- COVERAGE PART ---- --- COMPANY CODE --- PREMIUM ---
FIRE 5 399.00

COMMERCIAL MARINE 5 1,820.00

GENERAL LIABILITY 5 1,365.00

TOTAL POLICY PREMIUM

3,584.00

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

CONTROL # 004 TERN ID R053R050

sured ,	.,	Policy N	lumber		Ef	f. Date of Poli		orsement	
Lacana Mining		153 (	uuc K	C 752	<u>s                                     </u>	3-27	-84_		
roperty — SA	MP Section I				Prepaid		•		
	BP Part I					Installment			
o. Code5	ommercial Fire								
Bld. Address			County or Territory	Code	Cons	truction	Pr	otection	Rating ID
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☐ Office ☐ Service ☐ C	ontracting , 90	IDÎ	ĺ	•	Î	ī	ŀ	ī	
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Peril No. Coins. Deduct. Rate Development	<u> </u>	x m	= (2)  (3)	×	 n	× ± (5)	(7)	AP RI	
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20 EC ./36		× 1			<del>- 73</del> - 21	* ±			+-
20 VMM 1.01	=	×	= 007		= 2	× =			<del> </del>
AOP .447 X.85	=	×	= 32.3		= 74	× ±			
17  SL	=	×			= '	× =			
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		×	=	×	=	× =			Л
c: Bidg: Bidg. (1) Cnts. (2) RPT Cnts.	. (2)				Class Co	xde	<del>-</del> '	EC Const.	Code
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10 F 90 100 .500 X.95 X.85	=,	x , 80	323 = 0	×3200	= /0	× =			·
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47 SL	<del>-</del>	× (		×		× =			4-
SS The comp	pany located	d these	docum	ents in i	ts	<u> </u>			-
business	records. At	this ti	me, the	compan	y	<del></del>	CBP C	NI V	.i
tFrom co. (a) CEP-2	certify that	these o	docume	nts cons	titate	Term Fact		r PPD Pr	em.
a complet	te and accu	rate co	py of th	e policy	n al	15			
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m PPM-469-2 Printed in U.S.A.	3.00			0				THE HA	RTFC

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Loć.	Bld.	First Increment	(1)	Second Incre	ement	Remainir	ng Incremen	t (3)	(1) + (2) + (3)		Total	Sprinkler Leakag (if applicable)		Total (6) + (7) = (8)	Alarm Credit	Premium*
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The company located these documents in its *Transfer "Premium" to Rate Development section when rating MP 123 business records. At this time, the composition to obtain final premium. a complete and accurate copy of the policy.

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٦ C	4D. C		5/5			SMP ONLY Rating Modification Factor Computation							
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CE	P Par	t III						<u> </u>		×		  - <del> </del>	
									BP ONLY	++	P/R or S/R		
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tFor CBP Policles RMF = \$1.00					The company to						CBP ONL	Υ	
					business record	s. At this time,	rtha.	compan	Y Term Facto	or	3 Yr PPC	) Premium	
			t	†From Col. (8)	does not certify	that these doc	ume of th	nts cons	stitute				
	•		·	20 (0)	CBP#Complete and	accurate copy	or th	e poncy					
71-2	Printed in	U.S.A.		L	3.00								

#### POLICY INFORMATION

NAMED INSURED: LACANA MINING, INC.

PRODUCER CODE AND NAME: 600342 RAMSEY-MASTROIANNI INS INC

5 HARTFORD ACCIDENT AND INDEMNITY COMPANY COMPANY CODE AND NAME:

EFFECTIVE DATE: 03/27/84 EXPIRATION DATE: 03/27/85

AUDIT PERIOD: ANNUAL SMF PROGRAM: INDUSTRIAL

LARGE RISK

LIMITS OF LIABILITY BI \$ 500,000 EACH OCCUR \$ 500,000 AGGR PD \$ 500,000 EACH OCCUR \$ 500,000 AGGR	ladik tihan disan sahal	PREMIUM
OWNERS, LANDLORDS AND TENANTS MANUFACTURERS AND CONTRACTORS PRODUCTS CONTRACTUAL	\$ \$ \$	65.00 983.00 94.00 56.00
PREMISES MEDICAL PAYMENTS  \$ 1,000 EACH PERSON \$ 10,000 EACH ACCIDENT	.\$	32,00
SUPPLEMENTAL PERSONAL INJURY  \$ 500,000 PER OCCUR	4	49.00
STOP GAP	\$	22.00
ADDITIONAL COVERAGES BROAD FORM PROPERTY DAMAGE (INCLUDING COMPLETED OPERATIONS)	<b>\$</b>	50.00
FIRE LEGAL (SUBLINE 325)	*	11.00
TOTAL POLICY PREMIUM	\$	1,365.00

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy. CONTROL # 001 TERM ID R053R05C

POLICY # 53UUCKC7525

PROCESS DATE 06/18/84 OPER INITIALS

COMPANY

RJM AAR PREV FOL # 535MPCF7025 BUREAU

POLICY NUMBER:

53 UUC KC7525

EFFECTIVE DATE:

03/27/84

HEADQUARTER STATE:

NV

STATE RATING HODIFICATION FACTORS AND COMHISSIONS

STATE

NV ID

SCHEDULE/IRPM HOD

.850 .850

HULTI-FLEX PROGRAM HOD:

.850 .800

NORMAL LINE COMMISSION

20.0 20.0

CLASS INFORMATION

PREMISES (SUBLINE 314)

CLASS CD:

73800

STATE:

אע

CLASS DESCRIPTION:

FIRE DAMAGE LEGAL LIABILITY

(ENDT L-3037 APPLIES)

CLASS CD:

65198

STATE:

NV

CLASS DESCRIPTION:

BUILDINGS OR PREMISES-BANK, MERCANTILE, MANUFACTURING OR OFFICE, NOT OCCUPIED BY THE INSURED-(LESSOR'S RISK ONLY)

CLASS CD:

59993

STATE:

NV

CLASS DESCRIPTION:

WAREHOUSES-PRIVATE (MERCANTILE)-BUILDINGS OR PREMISES USED EXCLUSIVELY FOR STORING MERCHANDISE OF INSURED WHERE NO SALES OFERATIONS ARE CONDUCTED AND WHICH ARE ENTIRELY SEPARATED FROM INSURED'S STORES OR OTHER SALES PLACES

CLASS CD:

651218

02

STATE:

NV. ID

CLASS DESCRIPTION:

BUILDING OR PREMISES-OFFICE

OPERATIONS (SUBLINE 313)

CLASS CD:

13841

01

STATE:

NV

CLASS DESCRIPTION:

GEOPHYSICAL EXPLORATION-ALL EMPLOYEES-INCLUDING COMPLETED OPERATIONS

(ENDT L-3004 APPLIES)

PRODUCTS (SUBLINE 316)

CLASS CD:

59993

33

STATE:

NV

CLASS DESCRIPTION:

RETAIL STORES-NOT FOOD OR DRINK

CONTRACTUAL-BLANKET COVERAGE (SUBLINE 311)

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

CONTROL \$ 001 TERM ID R053R050

POLICY # 53UUCKC7525
PROCESS DATE 06/18/84

OPER INITIALS RUM AAR COMPANY

AAR PREV POL \$
OMPANY BUREAU

5331FCF7025 UND MEMO

**POLICY NUMBER:** 

53 UUC KC7525

EFFECTIVE DATE:

CLASS INFORMATION

CLASS CD:

13812

91

STATE: NV

CLASS DESCRIPTION:

OIL OR GAS OPERATIONS IN THE FIELD-BROAD FORM COVERAGE

STOP-GAP COVERAGE

CLASS CD: 09997

STATE: NV

CLASS DESCRIPTION:

ALL OTHERS

PREHISES (SUBLINE 314)

STATE: NV

TERR: 001

LOC: 001

BLDG: 001

CLASS CD: 73800 (SUBLINE 325)

PREMIUM BASIS:

LIMIT OF LIABILITY

RATING BASIS: FER 100

(A RATED)

X (AW).25 X (I).85 PD ((*A),227

X (K) 185 = (P) 1841

((Q)25,000 / 100) =

10.00 1.00

OLT

PD MPD (STD)

STATE: NV

TERR: 001

LOC: 002

BLDG: 001

CLASS CD: 65198

> PREMIUM BASIS: AREA

RATING BASIS: PER 100

(MED PAY)

X (D)1.70 X (I).85 BI ((A)1.700

X = (R).85 = (P)2.088

((Q)900 / 100) =

19.00

PD ((A).016 X (D)4.00 X (I).85 X (R).85

= (P).046 X ((Q)900 / 100) =

1.00

PREMISES MEDICAL ((A)1.700 X (AL).23 X (I).85

 $(K).85 = (P).283 \times ((Q)980 / 100)$ X

2111

3,00

KEYS: * = OVERRIDE

A = BASE RATE

1 = SCHEDULE/IRFM HOD

P = FINAL RATE

AL = PCT. OF BASE RATE

D = INCR. LIMIT FACTOR

K m SPECIAL MULTIFLEX HOD

Q = EXPOSURE

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy. CONTROL # 001 TERM ID R053R05C

FOLICY # 5300CKC7525

PROCESS DATE 06/18/84 OPER INITIALS RJM AAR PREV POL # 53SMPCF7025 COMPANY BUREAU

POLICY NUMBER:

53 UUC KC7525

EFFECTIVE DATE:

03/27/84

CLASS INFORMATION

PREMIUM BASIS:

RATING BASIS:

STATE: NV

TERR: 001

LOC: 004

BLDG: 001

CLASS CD:

. ! ..

55993

AREA

PER 100

(MED PAY)

BI ((A)1.400  $X = (D)1.70 \times (I).85$ 

X (K).85 (P)1.720 12.

X ((Q)100 / 100) == 2.00

(K) 85 PD ((A).015 X (D)4.00 X (1).85 Х

□ (P).043 X ((Q)100 / 100)

1.00

(AL) .23 PREMISES MEDICAL ((A)1,400 X X (1).85

> (P).233 X ((Q)100 / (K).85 100)

223

1.00

STATE: NV

TERR: 001

02

LOC: 005

BLDG: 001

CLASS CD: 651215 PREMIUM BASIS:

AREA

PER 199 RATING BASIS:

(MED PAY)

BI ((A)4.900 (D)2.05 X (1).85X

(P)7.258 X (K).85 .th

100) = Х ((Q)400 1

29.00

 $(D)4.00 \times (L).85$ (K).85 PD ((A)_030 X .

(P).087 Х ((Q)400 / 100) 1.00

PREMISES MEDICAL ((A)4.900 Х (AL).20 X (I).95

> = (P).708 X Х (K).85 ((Q)400 / 100)

121

3,00

STATE: ID

TERR: 001

LOC: 003

BLDG: 001

CLASS CD:

651215

02

PREMIUM BASIS: AREA

RATING BASIS: PER 100

KEYS:

A = BASE RATE

I = SCHEDULE/IRPM MOD

P = FINAL RATE

AL - PCT. OF BASE RATE

D = INCR. LIMIT FACTOR

K - SPECIAL MULTIFLEX MOD

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy. TERM ID RUSSRUSC

530UCKC7525 POLICY &

CONTROL \$ 001 PROCESS DATE 06/18/84 OPER [HI][ALS KUM AAR PKEV POL 1 SISHPCF/02:

COMPANY

BUREAU

UND MEMO

·FAGE

POLICY NUMBER:

53 UUC KC7525

EFFECTIVE DATE:

03/27/84

CLASS INFORMATION

(MED PAY)

BI ((A)3.200 X (D)2.05 X (I).85

X (K).80 = (P)4.461

X ((Q)320 / 100) =

14.00

1.00

1.00

PD ((A).030 X (D)4.00 X (I).85 X (K).80

□ (P).082 X ((Q)320 / 100) □

PREMISES MEDICAL ((A)3.200 X (AL).20 X (1).85

 $X = (K).80 = (P).435 \times ((Q)320 / 100)$ 

OPERATIONS (SUBLINE 313)

STATE: NV

CLASS CD: 13841 O1 SUBJECT TO AUDIT

PREHIUM BASIS: PAYROLL RATING BASIS: PER 100

(MED PAY)

BI ((A).400 X (D)2.45 X (I).85 X (K).85

= (P).708 X ((Q)96,000 / 100) =

680.00

214.00

PD ((A),140 X (D)2,20 X (I),85 X (K),85

= (P).223 X ((Q)96,000 / 100) =

PREMISES MEDICAL ((A).400 X (AL).087 X (I).85

X (K).05 = (F).025

X = (Q)96,000 / 100) = 24.00

11111

ADDITIONAL INSURED

(10% MC L-3025) BI

(10% MC L-3025) FD

68.00 21.00

PRODUCTS (SUBLINE 316)

STATE: NV

39982 (STAT CODE)

CLASS CD: 59993 33

CH22 CD: 32222 33

SUBJECT TO AUDIT

PREHIUM BASIS: FLAT CHARGE

KEYS:

A = BASE RATE

I = SCHEDULE/IRPM MOD

P = FINAL RATE

AL - PCT. OF BASE RATE

D = INCR. LIMIT FACTOR
K = SPECIAL MULTIPLEX MOD

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

CONTROL # 001 TERM ID R053R05C

POLICY \$ 53UUCKC7525

PROCESS DATE 06/18/84 OPER INITIALS RUM AAR PREV POL © 535MPCF7025 COMPANY BUREAU UND MEMO

**POLICY NUMBER:** 

53 UUC KC7525

**EFFECTIVE DATE:** 

03/27/94

12.00

25,00

CLASS INFORMATION

(A RATED)

BI ((*8)20.000 X (D)2.26 (1).85

# (P)32.657 X (Q)NO EXPOS = 33.00 X (K).85 24.00

PRODUCTS BI MPD (STD)

> PD ((*B)(0.000 X (D)3.42 (1).85

25.00 X (K) 285 = (P)24.710 X (Q)NO EXPOS

PRODUCTS PD MPD (STD)

CONTRACTUAL-BLANKET COVERAGE (SUBLINE 311)

STATE: NV

17981 (STAT CODE)

CLASS CD: SUBJECT TO AUDIT 13812 01

FLAT CHARGE PREHIUM BASIS:

(A RATED)

(1).85BI ((*B)34.000 X (*D)1.00 X

X (K),85 ≈ (P)24,565 (Q)NO EXPOS Х

PD ((*B)43.000 X (*D)1.00 X (I).85

 $X = (R).85 = (P)31.068 \times (Q)NO EXPOS =$ 31.00

STOP-GAP COVERAGE

STATE: NV

CLASS CD: 09997

> PREMIUM BASIS: PAYROLL

RATING BASIS: PER 100

22.00 EXPOSURE: 96000

(A RATED)

99980

SUPPLEMENTAL PERSONAL INJURY

FN-088

38.00 .0500 BI (AQ)

PD (AQ)

11.00 .0500

99982

BROAD FORM

50.00 PD (AQ) .2000

GRAND TOTAL 1,365.00

KEYS: * = OVERRIDE

B = FLAT CHARGE

I = SCHEDULE/IRPM MOD

P = FINAL RATE

AR = PCT. OF PREMIUM

D = INCR. LIMIT FACTOR K = SPECIAL MULTIFLEX MOD

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy. CONTROL # 001 TERM ID R053R05C

POLICY & 53UUCKC7525

PROCESS DATE 06/18/84 OPER INITIALS RUM AAR PREY POL # 333MPLF7025 **UND MEMO** COMPANY BUREAU

SMP	Section	11
CBP	Part VI	

8	Prepaid	
	Annual	Installment



THE HARTFORD

	LI CBP Part VI	LJ Ar	inual Installment		THE HARTFORD
Coverage	Limits of Liability	· · · · · · · · · · · · · · · · · · ·		Premium Bases	Exposure Bases
SKL RATING BASIS	Limits)	d. Pay must be include	Aggregate  Each Acc.  Gen'l Aggr.	a — Area f — Frontage m — Admissions p — Payroll r — Receipts t — Other Than Above (Must Identify)	a — Unit Months b — Each c — Hundred Units d — Thousand Units e — Ten Thousand Units f — Million Units g — None Required
Rating Modification Factor Comput	tation — RMF			Deductible A	Amount
SMP		OBF 1	mlile		
PM E S IRPM	Expense RMF(5)		Other RMF(5)	Class	: BIPD
7-20			.35	Class	: BI PD
Total	   X	Total .723 ×	· 8.7	Class	: BIPD
	assification (BI — Other)	Basic Limit Factor (2) (3)	)   Adiust	Basis M	BP Only ** (9) P/R or S/R (12) od. Mod. Cash AP/RP (10) Rate (11)
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		x x	x =	× =	
		× ×	× =	· DESTROY	
		× ×	x =	× =	
		x x	× =	× DATE	
		× ×	× =	× =	·
		× ×	× =	× =	
		× ×	× =	× =	
	The c	ompaňy locáted	l these docume	nts in its	
† Indicate if minimum premium		ess records. At		ompany	CBP ONLY
		not certify that t			erm Factor 3 Yr PPD Prem
	a com	plete and accur	rate copy of the	Sub Total	=
			Increase Limits Ba	sic Charge	
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8 J C 0 p R O Sym Number Insured's Name 1 2 3 4 5 6 7 8 10 11 16 17 35	032784032785600213 4110684		
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does not certify that these documents constitute a complete and accurate copy of the policy.

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g I C e R Sym Number Insured's Name	Day   Yr   Mo   Day   Yr   Code
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CASH PREMIUM   ORIGINAL PREMIUM   DEFERR	ED PREMIUM    C   Secondary   C   Comm   Major   Line   Tax Loc.   Special   State   ID
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/ does not certify that these documents constitute

a complete and accurate copy of the policy.

أحفاده ديعا بالمدعوب المتعاقبات

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business records. At this time, the company does not certify that these documents constitute

a complete and accurate copy of the policy.

S I C D Policy Number  R Sym Number Insured's Name	Inception Date Expiration Date Producer Of Policy Date Producer Code RACCOUNT Number T T T Trans. D F Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R Effective E Number S M T P R E
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State   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   R   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Second	DEFERRED PREMIUM Primary   G   Secondary   G   Comm   Major   Tax Loc.   Special State   Comm   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Secondary   Second
C   State   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Primary   C   Secondary   C   Primary   C   Primary   C   Secondary   C   Primary   C   Primary   C   Secondary   C   Primary   C   Primary   C   Secondary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Pr	DEFERRED PREMIUM Primary    Comm   Major   Tax Loc.   Special State   Comm   Major   Tax Loc.   Filing   ID
C   State   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Primary   C   Secondary   C   Primary   C   Primary   C   Secondary   C   Primary   C   Primary   C   Secondary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Pr	DEFERRED PREMIUM  Primary    C
C   State   Primary   C   Secondary   C   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   R   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C	DEFERRED PREMIUM  Primary  G Secondary  C Comm  Major  Line  Ri. Co.  Ri. Co.  Special State Filling  10  10  11  11  11  11  11  11  11  1
C   State   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary   C   Primary	DEFERRED PREMIUM   C
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/ does not certify that these documents constitute

a complete and accurate copy of the policy.

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S I C C 8 Policy Number Insured's Name  1 2 3 4 5 6 7 8 10 11 16 17 ( 36 1 C 5 5 0 5 3 UUC K C 7 5 2 5 L ACANA MINING, INC.	Inception Date   Expiration   Date   Producer   Code   F   HART-matic   Account   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number
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a complete and accurate copy of the policy.

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does not certify that these documents constitute a complete and accurate copy of the policy.

S   0   0   Policy Number   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's
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CASH PREMIUM   ORIGINAL PREMIUM   DEFERRED PREMIUM   DEFERRED PREMIUM   DEFERRED PREMIUM   Common   Major Line   Filling   ID
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Part 001 of 002 Date 11-16-84 Coded By RH The company located these documents in its business records. At this time, the company

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does not certify that these documents constitute a complete and accurate copy of the policy.

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S   C   D   Policy Number   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's	Inception Date   Expiration   Producer   Code		
State   Primary	2003108		
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Part 002 of 002 Date 11-16-84 Coded By The company located these documents in its business records. At this time, the company			

Comments.

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does not certify that these documents constitute

a complete and accurate copy of the policy.

S   I   C   O   Policy Number   Insured's Name   Inception Date   Expiration Or Policy   Producer   R   O   Sym   Number   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Inception Date   Expiration Or Policy   Producer   R   O   Number   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name
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	DEFERRED PREMIUM   Comm   Major   Tax Loc.   Special   State   Filing   ID
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CASH PREMIUM   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   Primary   C   Secondary   C   C   Primary   C   Secondary   C   Primary   C   Secondary   C   C   Primary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C   Secondary   C	DEFERRED PREMIUM   C   Comm   Major   Tax Loc.   Special   State   Hing.   Co.   Filting   ID
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a complete and accurate copy of the policy.

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s State	EFERRED PREMIUM  Imary  C Secondary  C Comm  Major  Line  Tax Loc.  Special  Stat  RI. Co.  Filling  C Secondary  2 0 0 0 4 2 0  C A
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a complete and accurate copy of the policy.

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Comments_

S I C D Policy Number Insured's Name  1 2 3 4 5 8 7 8 10 11 16 17  1 55053UUCKC7525LACANA MINING INC	Inception Date   Expiration   Date   Producer   Code   F   HART-matic   Account   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	DEFERRED PREMIUM   Comm   Major   Tax Loc.   Special State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State   State
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Comments E TO ADJUST PRODUCER CODE

S   C   D   Policy Number   Inception Date   Expiration Of Policy   Date   Producer   S   Number   Insured's Name   Inception Date   Expiration Of Policy   Date   Producer   S   HART-matic   B   A   T   T   T   T   T   T   T   T   T
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Part 002 of 002 Date 07-31-84 Coded By GC The company located these documents in its business records. At this time, the company

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/ does not certify that these documents constitute

a complete and accurate copy of the policy.

S   C   O   Policy Number   Insured's Name	Inception Date   Expiration   Date   Producer   T   Account   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Number   Nu
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does not certify that these documents constitute a complete and accurate copy of the policy.

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S   C   D   Policy Number   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's Name   Insured's
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Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Company   Comp	3 4 4 4 4 4 4 4 4 4 4 4 5 5 5 5 5 5 5 5
S   D     Effective	Previous Policy Number   Previous Producer
Part 1004 of 004 Date 06-25-84 Coded By	The company located these documents in its business records. At this time, the company does not certify that these documents constitutions

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does not certify that these documents constitute

a complete and accurate copy of the policy.

RENEWAL

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	RENEWAL PAR	RTIALLY SUPPORTED	DUE OUT DATE: 06/18
S I C C P R Sym Number Insul 1 2 3 4 5 5 7 8 10 11 18 17 1 53446 C 7525 A		Inception Date Expiration Of Policy Date Producer Code  Mo Day Yr Mo Day Yr 6 37 40 41 46 47	B
CASH PREMIUM	G   Primary   G   Secondary   G   20   2   22   27   6   29   34   5   3   3   5   3   5   3   5   3   5   3   5   3   5   3   5   3   5   3   5   3   5   3   5   3   5   3   5   3   5   3   5   3   5   3   5   3   5   3   5   3   5   3   5   3   5   3   5   5	DEFERRED PREMIUM  Primary	Comm   Major   Tax Loc.   Special   Stat.
State   CASH PREMIUM	101		Comm   Major   Tax Loc.   Special   Stat   ID    54   56   57   60   81   64   65   67   8   9    □ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○
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S D I Effective   Premium   C R	A	mium Comm n	lumber Producer Code
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Comments ADDITIONAL MANUAL CODING REQUIRED S not certify that these doguments constitute

a complete and accurate copy of the policy.

(H012) R053R05C PROCESS DATE: 06/18/84 CNTL COMPANY COPY

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S State   CASH PREMIUM   DEFERRED PREMIUM   DEFERRED PREMIUM   DEFERRED PREMIUM   Comm   Major   Tax Loc.   Special   State   Primary   R   Secondary   R   Primary   R   Secondary   R   Primary   R   Secondary   R   Primary   R   Secondary   R   Primary   R   Secondary   R   Primary   R   Secondary   R   Primary   R   Secondary   R   Primary   R   Secondary   R   Primary   R   Secondary   R   Primary   R   Secondary   R   Primary   R   Secondary   R   Primary   R   Secondary   R   Primary   R   Primary   R   Primary   R   Secondary   R   Primary   R   Primary   R   Primary   R   Secondary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Primary   R   Pr
S state   CASH PREMIUM   CF   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm   Comm
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State   CASH PREMIUM   ORIGINAL-PREMIUM   DEFERRED PREMIUM   DEFERRED PREMIUM   Comm   Major   Tax Loc.   Special State   Ri. Co.   Filing   ID
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Case   Premium   Case   Premium   Case   Premium   Case   Premium   Case   Premium   Case   Premium   Case   Premium   Case   Premium   Case   Case   Premium   Case   Case   Case   Case   Premium   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case   Case
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Port 1 of Date 06/18/84 Coded By CLATThe company located these documents in its business records. At this time, the company Comments ADDITIONAL MANUAL CODING REQUIR does not certify that these documents constitute a complete and accurate copy of the policy.  (H012) R053R05C PROCESS DATE: 06/18/84 CNTL COMPANY COPY

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PREMIUM CODING RECORD PARTIALLY SUPP ENDORSEMENT RATING SEQ NO: T Trans.
y a Effective Inception Date Of Policy Expiration Date 0 p HART-matic Account Number R 0 Svm Mo Day Yr Mo Day Yr 60 6 6 6 6 6 40 41 46 47 52 3 3 4 5 6 10 11 16 17 36 37 <u>Ubs5653luckc7525Lacava</u> INC 4kkb384 MINING ORIGINAL PREMIUM CASH PREMIUM DEFERRED PREMIUM Tax Loc. Special Filing Stat Major Lina Primary C Secondary Ri. Co. 43 4 45 67 B S 20 1 22 27 8 29 4800k 1 2 3 4 5 6 7 8 9 0 1 2 3 Special Stat CASH PREMIUM ORIGINAL PREMIUM **DEFERRED PREMIUM** Major Line Tax Loc. Secondary Primary C Secondary RI. Co. 43 4 45 20 1 22 27 8 29 52 3 54 67 CASH PREMIUM ORIGINAL PREMIUM DEFERRED PREMIUM Tax Loc. Stat Special Litte Primary Secondary Primary Secondary Primary Ri. Co. 43 4 45 67 CASH PREMIUM ORIGINAL PREMIUM DEFERRED PREMITM Major Line Special Filing Stat G Secondary Primary C Secondary Primary Secondary Ri. Co. 27 8 29 43 4 45 52 3 54 2 2 2 2 2 3 3 6 7 6 9 0 1 CASH PREMIUM ORIGINAL PREMIUM DEFERRED PREMIUM Tax Loc. Special Filing Major Line Stat State C Secondary Primary Secondary Primary Primary Ri. Co. 52 3 67 Special Filing CASH PREMIUM ORIGINAL PREMIUM DEFERRED PREMIUM Major Line Tax Loc. Stat ID Primary C Secondary G Secondary RI. Co. 4 5 6 7 8 DEFERRED PREMIUM CASH PREMIUM ORIGINAL PREMIUM Major Lina Tax Loc. Special Filing Stat Secondary Ri. Co. 43 4 45 52 3 67 2 Effective Mo Yr Previous Policy Number Previous Producer Code Premium Sym 30 3 32 43 4 45 6 5 63 17 8 4 4 4 4 4 4 4 4

Date <u>10/24/84</u> Coded By <u>CLA</u> Part Comments_

The company located these documents in its business records. At this time, the company ADDITIONAL MANUAL CODING REQUIREGOES not certify that these documents constitute a complete and accurate copy of the policy.

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PROCESS DATE:

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THE HARTFORD

•	ENDORSEMENT PA	ARTIALLY SUPPORTED	RATING SEQ NO: 3
S I C D Policy Number  R Sym Number	Insured's Name	Inception Date Expiration Of Policy Date Producer Mo Day Yr Mo Day Yr	HART-matic B A Y T Trans. O I Account M T P A B A Y F Effective O Number I B M T P A B A MO 1 Yr
1 2 3 4 5 6 7 8 10 11 16 1 C 5 5 6 5 7 11 1 1 C C 7 5 2 5	LACANA MINING, INC.	36 37 40 41 46 47 52 0 3 2 7 8 4 0 3 2 7 8 5 4 0 0 2 4 3	5 6 6 6 6 6 6 6 6 6 6 7 0 0 0 0 0 0 0 0 0
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2		3 3 3 3 3 4 4 4 4 4 4 4 4 4 4 5 5 5 6 5 5 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4	5 5 5 5 5 6 6 6 6 6 6 6 6 6 6 7 6 6 6 6
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g Primary & Secondary	Primary C Secondary	Primary Secondary C	Ri. Co. Filing ID
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g Primary & Secondary		R Primary R Secondary R	Cane RL Co. Puint 15
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S State CASH PREMIUM	ORIGINAL PREMIUM	DEFERRED PREMIUM	mm Major Tax Loc. Special Stat
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a complete and accurate copy of the policy.

**ENDORSEMENT** PARTIALLY SUPPORTED RATING SEQ NO: OUT B A y a Effective Mo Tyr Inception Date Of Policy Policy Number Expiration Date HART-matic Insured's Name Account Number A Code Sym Number Mo Day Yr Mo Day Yr 60 1 2 3 4 65 68 40 41 36 37 52,3 5 55 3 4 45 47 10 11 IC55053UUCKC7525LACANA MINING, INC 0327840327856002 4660884 State CASH PREMIUM ORIGINAL PREMIUM DEFERRED PREMIUM Tax Loc. Special Stat C Secondary C Secondary RI. Co. Primary Primary Primary C Secondary 27 8 29 64 65 67 8 9 11 2 13 20 1 22 136 52 3 54 57 11 CASH PREMIUM ORIGINAL PREMIUM DEFERRED PREMIUM Tax Loc. Special Stat State Secondary Secondary RI, Co. C Primary Primary Secondary Primary 43 4 45 27 8 29 54 65 67 8 9 52 3 54 S State CASH PREMIUM Primary DEFERRED PREMIUM ORIGINAL PREMIUM Stat ID C Secondary Primary Bi Co C Secondary Primary G Se 43 4 45 Secondary 60 61 B4 65 S State Primary ORIGINAL PREMIUM DEFERRED PREMIUM Special Stat Filing 1D C Secondary C Secondary
43 4 45 Ri. Co. Secondary Primary Primary 11 2 13 52 3 54 2 State CASH PREMIUM ORIGINAL PREMIUM DEFERRED PREMIUM Tax Loc. Special Stat Filing 10 Comm C Secondary C Se 43 4 45 Primary Ri. Co. C Se Secondary Primary Primary Secondary 27 8 29 67 8 9 52 3 54 |2 57 60 61 64 65 CASH PREMIUM ORIGINAL PREMIUM DEFERRED PREMIUM Tax Loc. Special Stat Filing ID Malor State C Secondary C Se 43 4 45 Line Primary Ri. Co. Primary Primary CASH PREMIUM ORIGINAL PREMIUM DEFERRED PREMIUM Tax Loc. Special Filing Malo Stat State Line C Secon Secondary C Se 44 43 4 45 Primary Primary Ri. Co. Primary 27 8 29 52 3 54 67 Pravious Policy Numbe Effective Premium Premium Premium R Mo Yr Sym Numbe 43 4 45 6 6 1 2 63 30 3 32 17 8 11/2 19 71 72 4 4 4 4 4 4 4 4 THE HARTFORD The company located these documents in its Date 1-0/26/84 Coded By CLA

COMPANY COPY

business records. At this time, the company

a complete and accurate copy of the policy.

ADDITIONAL MANUAL CODING REQUIREDOES not certify that these documents constitute

Printed in U.S.A. Form OA-1130-D-1

Part

Comments

TRER:

SREUP

TORNS EFF DATE: 10, mail

CLARATIONS

POLICY NO. 53 UUC KC7525

TEM

, NAMED INSURED

LACANA MINING. INC.

POLICY PERIOD:

03/27/84 INCEPTION 03/27/85 Expiration

1 YEAR

 $\mathcal{I}$ 

PRODUCER'S CODE: 600213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMP CF7025

AUDIT PERIOD: ANNUAL SELECT CUSTOMER

LARGE RISK
POLICY STATUS: RESTRICT
LOB LEVEL OF SUPPORT: CF-N. GL-S. #IM-N

AUDIT (4) GL+(5) CF+(5) IM

The company located these documents in its coor business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

FACE SHEET TERMINAL ID: P038R21C PAG 01/02/85 53 UUC KC7525 (03/27/85) H040

#### R K S INSURANCE INC 600213

#### **MISCELLANEOUS** CHANGE ENDORSEMENT

### INDERWRITING FILE COPY THE HARTFORI

Named Insured and Address

LACANA MINING INC PO BOX 11305 **RENO NV 89510** 



Policy Number

53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

**Effective Date** 06 01 84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No. 13

It is agreed that

INLAND MARINE COVERAGE IS AMENDED BY DELETING 81' CASE BACKHOE **VALUE \$25,000** 

NAMED INSURED IS AMENDED TO READ: LACANA GOLD INC

**Premium Change Summary:** Additional Return Due at endorsement effective date: 06 01 84 410.

#### Installment Premium:

Due Dates	Prince Min Observe	Res	Revised	
	Prior to this Change	Additional	Return	Installments
	\$	\$ ·	\$	\$
	` <b>\\$</b>	\$	\$	<b> \$</b>
	<b> \$</b>	<b> \$</b>	\$	\$
	<b> \$</b>	\$	<b> \$</b>	<b> \$</b>
•	İ\$	\$	\$	<b> \$</b>
	\$	\$	\$	<b> \$</b>
	<b>Š</b>	\$	\$	<b> \$</b>
•	<b>Š</b>	\$	\$	<b> \$</b>
	<b>\$</b>	\$	\$	\\$

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations

This endorsement shall not be binding unless countersigned by The yearn party deserted to see party and comments in its business records. At this time, the company does not certify that these documents constitute

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)



Policy Number 53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date 09-30-84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No. 12 LACANA MINING, INC.

Named Insured and Address

PO BOX 11305 RENO, NV 89510



It is agreed that

LIABILITY COVERAGE IS HEREBY AMENDED PER L3156-3 ATTACHED.

Premium Change Summary: PRF -488 Additional Return

Due at endorsement effective date: 09-30-84 \$ \$26.

#### Installment Premium:

Due Dates	Driver this Observe	Res	Revised	
	Prior to this Change	Additional	Return	Installments
	\$	\$	\$	\$
	<b>\\$</b>	\$	\$	\$
	<b> \$</b>	<b>\$</b>	\$	\$
	<b> \$</b>	\$	\$	\$
	<b>[\$</b>	<b>\$</b>	\$	\$
	<b> \$</b>	<b> \$</b>	<b> \$</b>	<b> \$</b>
	<b> \$</b>	<b> \$</b>	\$	<b> \$</b>
	<b> \$</b>	<b>\\$</b>	\$	<b> \$</b>
	\$	ls	\$	İ\$

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

This endorsement shall not be binding unless countersigned by the company of the sample of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the company of the c

business records. At this time, the company does not certify that these documents constitute

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)



#### Amendment of Coverage Part

THE HARTFORD

Policy Number

53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date
09-30-84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

LACANA MINING, INC. PO BOX 11305 RENO, NV 89510

Named Insured and Address

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that the Limits of Liability, Rating Classifications, Code Numbers, Rates and Premiums as have been indicated in the Coverage Part forming a part of this policy at issue are amended as indicated herein. If the limit of the company's liability is amended, such amended limits are in lieu of the Limits of Liability stated in the policy and not in addition thereto.

#### COVERAGES

#### LIMITS OF LIABILITY

A - Bodily Injury Liability

,000 each occurrence

,000 aggregate*†

B - Property Damage Liability

,000 each occurrence .000 aggregatet

*When the Coverage Part being amended is a Manufacturers' and Contractors' Coverage Part this aggregate limit of liability is inapplicable. †When the Coverage Part being amended is an Owners', Landlords' and Tenants' Coverage Part this aggregate limit of liability is inapplicable.

RATING CLASSIFICATIONS Entries herein, except as specifically provided		Premium	Ra	ites	Annual Premiums		Return Premium	
elsewhere in this policy, do not modify any of the other provisions of this policy.	No.	Bases	В. І.	P. D.	В. І.	P. D.	B. I.	P. D.
DELETE								
DREDGING - GOLD - ENDLESS BUCKET OR LADDER	10001	3800	.010	.002	38.	8.	19.	4.
(HAYDEN HILL, SUSANVILLE, CA)								
MEDICAL PAYMENTS	11111				1.		1.	
-SUPPLEMENTAL PERSONAL INJURY	99980				2.		1.	
BF PD	99982				:	2.		1.
						,		
			_	Addition:	_			26

If the Policy Period is more than one year and the Premium is payable in installments, the Anniversary premiums stated in the Declarations of the policy are amended to read as follows:

1st Anniversary \$

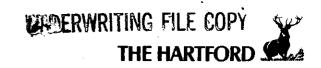
2nd Anniversary \$

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy, and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

#### MISCELLANEOUS CHANGE ENDORSEMENT,



Policy Number

53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

**Effective Date** 03-27-84

Effective hour is the same as stated in the Declarations of the policy.

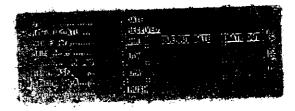
Endt. No.

11

IN LIEU OF #1

LACANA MINING, INC. PO BOX 11305 RENO, NV 89510

Named Insured and Address



It is agreed that

INLAND MARINE IS AMENDED AS FOLLOWS: ADD LEITZ TRANSIT MODEL 115A S#554317 VALUE \$625. AND \$1500. MISCELLANEOUS SMALL TOOLS.

ADD EQUIPMENT RENTED FROM OTHERS VALUE \$50,000 FORM M116-3 APPLIES

GENERAL LIABILITY: DELETE ADDITIONA INSURED. FORM L3025-0 IS DELETED

PROPERTY:

ADD ADDITIONAL INSURED. INTEGRITY CREDIT CORPORATION AS RESPECTS VTR DATA TERMINAL LEASE #3912014 LOCATED AT LOC. 1

**Premium Change Summary:** 

PRF 1.00

Additional Return 104.

Due at endorsement effective date: 03-27-84

#### Installment Premium:

Due Dates		Res	Revised	
	Prior to this Change	Additional	Return	installments
-	\$	\$	\$	\$
	\$	\$	\$	\$
	<b>\$</b>	\$	\$	\$
	<b>\$</b>	\$	<b> \$</b>	\$
	\$	\$	\$	\$
	\$	\$	<b> \$</b>	\$
	\$	\$	<b> \$</b>	\$
	<b> \$</b>	\$	\$	\$
•	<b>\$</b>	<b>s</b>	l <b>s</b>	\$

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

DB:g1 01-03-85 PDPC

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

This endorsement shall not be binding unless countersigned by # @uk/Withanayd agent @fithe sampling cuments in its business records. At this time, the company does not certify that



#### Contractor's Equipment Leased or Rented Equipment Endorsement



Named Insured and Address

53 UUC KC7525 This endorsement forms a part of Policy No.... issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

lacana mining. Inc. PO BOX 11305

63.	- 27.	-24

Effective Date Effective hour is the same as stated in the Declarations of the Policy.

- policy is extended to cover the Insured's legal or contractual liability for direct physical loss or damage to Contractor's Equipment leased or rented from others, caused by a peril insured against.
- Records and Inspection: The Insured shall maintain records of expenditures for leasing or renting such equipment from others. The Company or its duly authorized representative shall be permitted at all reasonable times during the term of this policy, or within a year after its termination, to examine the Insured's books, records and such policies as relate to any property covered hereunder. This inspection or examination shall not waive or in any manner affect any of the terms or conditions of this policy.
- Privilege to Adjust with Owner: In the event of loss of or damage to property of others held by the Insured for which claim is made upon the Company, the right to adjust such loss or damage with the owner or owners of the property is reserved to the Company and the receipt of such owner of owners in satisfaction thereof shall be in full satisfaction of any claim of the insured for which such payment has been made. If legal proceedings be taken to enforce a claim against the insured as respects any such loss or damage, the Company reserves the right at its option without expense to the Insured, to conduct and control the defense on behalf of and in the name of the Insured. No action of the Company in such regard shall increase the liability of the Company under this policy, nor increase the limits of liability specified in the policy.
- Reports: As soon as practicable after the termination of this policy, if this policy is written for a term of one year, or after each anniversary date, if the policy is written for a term of three years, the Insured shall report to the Company the total expenditures for leasing or renting such equipment from others during the previous policy period.
- Premium: The premium specified above is provisional only. The actual earned premium for the twelve-month period following the inception or anniversary date of this policy shall be computed by applying to the total expenditures so reported a rate of .......per \$100, of such expenditures. In no event shall the minimum earned premium for this endorsement be less than \$100.
- Cessation of Expenditures for Leasing or Rental of Contractor's Equipment: If, for any reason, expenditures for the lease or rental of equipment shall cease, but such equipment remains the responsibility of the Insured, the Insured shall continue to report such expenditures as would have been incurred had there been no such cessation.
- 50.000 Limit of Liability: The Company shall not be liable under this endorsement for more than \$......on any one unit.

other than as herein stated.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, The company located these documents in its This endorsement shall not be binding unless countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly austrace spant of the countersigned by a duly effect as of the effective date of the policy and, at issue of said policy forms a part thereof countersignature on the declarations gage of said tute policy by a duly authorized agent of the company shall constitute valid countersignature of this encorsement. a complete and accurate copy of the policy.

Countersigned by.....

A w

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KC UU

INSURER: HARTFORD INSURANCE GROUP

RATING SEQ NO. 009

TRANS EFF DATE: 10/08/84

DECLARATIONS

POLICY NO. 53 UUC KC7525

ITEM 1. NAMED INSURED

LACANA MINING, INC.

2. POLICY PERIOD:

03/27/84 INCEPTION 03/27/85 EXPIRATION

TEAR

PRODUCER'S CODE: 600213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMP CF7025



AUDIT PERIOD: ANNUAL

SELECY CUSTOMER

LUNGE STON 4471 Buch

A MEN TO ATTUS - METIVE

LOB LEVEL OF SUPPORT: - #CF-N, GL-S, IM-N

AUDIT (4) GL,(5) CF,(5) IM

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

TERMINAL ID: R053R04C PAGE 10/26/84 53 UUC KC7525 (03/27/85)

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UND

#### R K S INSURANCE INC 600213 MISCELLANEOUS CHANGE ENDORSEMENT

UNDERWRITING FILE COPY THE HARTFORD

Named Insured and Address

LACANA MINING INC P 0 BOX 11305 RENO, NV 89510

Policy Number 53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date 10/08/84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No. 10

It is agreed that

CONTENTS AT LOCATION 1 ARE INCREASED BY \$3,785 FOR A NEW TOTAL OF \$28.580.

	70 M		
Premium Change Summary:	PR .466	Additional	Return
Due at endorsement effective date:	10/08/84	\$ WAIVED	\$

#### **Installment Premium:**

Due Dates		Res	Revised	
	Prior to this Change	Additional	Return	Installments
	\$	\$	\$	\$
	\$	\$	\$	\$
•	<b> \$</b>	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	\$	\$	\$	\$
	l és	œ .	l de	œ

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

IM:SD 11/12/84

Form UN-146-0 (Ed. 11/83) Printed in U.S.A (NS)

This endorsement shall not be binding unless countersigned by Indus ampared logarisated the sample currents in business records. At this time, the company does not certify that these documents

#### **MISCELLANEOUS** CHANGE ENDORSEMENT



Policy Number

53 UUC KC7525
This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

**Effective Date** 09/11/84

Effective hour is the same as stated

Endt. No. 9

It is agreed that

in the Declarations of the policy.

CONTENTS ARE INCHEASED BY \$6,300 FOR A NEW AMOUNT OF \$10,000. LOCATION 3 -

Named Insured and Address

LACANA MINING INC

P O BOX 11305 RENO, NV 89510

PR .540 **Premium Change Summary:** Additional Return 24. 09/11/84 Due at endorsement effective date:

#### Installment Premium:

Due Dates	Prior to this Change	Res	Revised	
		Additional	Return	Installments
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

1M:SD 11/12/84

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

This endorsement shall not be binding unless countersigned by The Cambridge Locate hates adocuments in the s business records. At this time, the company does not certify that these documents constitute Authorized Agent

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K C

INSURER: HARTFORD INSURANCE GROUP

RATING SEQ NO. 008

TRANS EFF DATE: 08/22/84

DECLARATIONS ITEM

1. NAMED INSURED

POLICY NO. 53 UUC KC7525

LACANA MINING, INC.

2. POLICY PERIOD:

03/27/84 INCEPTION 03/27/85 EXPIRATION

ı YEAR

PRODUCER'S CODE: 600213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS FOLICY NO. 53 SMP CF7025

AUDIT PERIOD: ANNUAL

SELECT CUSTOMER

LARGE RISK RATED RISK

**POLICY STATUS: ACTIVE** 

LOB LEVEL OF SUPPORT: CF-N, GL-S, &IM-N

AUDIT (4) GL,(5) CF,(5) IN

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

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FACE SHEET TERMINAL ID: R053R04C PAGE 10/26/84 53 UUC KC7525 (03/27/85)

HQ49

#### R K S INSURANCE INC **MISCELLANEOUS** CHANGE ENDORSEMENT



Policy Number

53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date 08/22/84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No. 8

Named Insured and Address

LACANA MINING INC P 0 BOX 11305 RENO, NV 89510

THE FOLLOWING IS ADDED TO INLAND MARINE \$5,200 IN LAB EQUIPMENT. It is agreed that

\$400 PH METER WITH ACCESSORIES LOCATED GILT EDGE - LEAD, SOUTH DAKOTA

Premium Change Summary:	PR .595	Additional Return
Due at endorsement effective date:	08/22/84	\$ 67. \$

#### Installment Premium:

Due Dates	Brian As Abia Oban na	Res	Result of Change		
	Prior to this Change	Additional	Return	Revised Installments	
	\$	\$	\$	\$	
	<b> \$</b>	\$	<b> \$</b>	\$	
	<b>i\$</b>	\$	\$	<b>\\$</b>	
	\ <b>\$</b>	\$	\$	\$	
	\$	\$	\$	\$	
	)\$	\$	\$	\$	
	\$	\$	\$	\$	
	<b> \$</b>	\$	\$	\$	
	\$	\$	\$	\$	

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

IM:SD 11/12/84

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

This endorsement shall not be binding unless countersigned by a through the second in its business records. At this time, the company does not certify that these documen

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75 KC UU

INSURER: HARTFORD INSURANCE GROUP

RATING SEQ NO. 007

TRANS EFF DATE: 08/20/84

DECLARATIONS ITEM

1. NAMED INSURED

POLICY NO. 53 UUC KC7525

LACANA MINING, INC.

2. POLICY PERIOD:

03/27/84 INCEPTION

03/27/85 EXPIRATION í YEAR

PRODUCER'S CODE: 600213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMP CF7025



AUDIT PERIOD: ANNUAL SELECT CUSTOMER

LARGE RISK RATED RISK

POLICY STATUS: ACTIVE

LOB LEVEL OF SUPPORT: #CF-N, GL-S, IM-N

AUDIT (4) GL,(5) CF,(5) IM

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

UND

FACE SHEET TERMINAL ID: R053R04C PAGE 10/24/84 53 UUC KC7525 (03/27/85) H040

#### R K S INSURANCE INC 6002 MISCELLANEOUS CHANGE ENDORSEMENT



Policy Number

53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date 08/20/84 Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

7

It is agreed that

PROPERTY

DELETE LOCATION 7 BUILDING 2 \$1,000 OFFICE CONTENTS.

Named Insured and Address

LACANA MINING INC P O BOX 11305 RENO, NV 89510

	PR .600		
Premium Change Summary:	18 1000	Additional	Return
Due at endorsement effective date:	08/20/84	\$	\$ WATVED

#### **Installment Premium:**

Due Dates		Res	Revised	
	Prior to this Change	Additional	Return	Installments
	\$	\$	\$	\$
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	<b>\\$</b>
	<b>\$</b>	\$	\$	\$
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	.   <b>Š</b>	\$	\$	\$
	<b>.</b>	\$	\$	\$
	\$	\$	\$	\$

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

This endorsement shall not be binding unless countersigned by a duranted by the shall not be binding unless countersigned by a duranted by the shall not be binding unless countersigned by the same of the shall not be binding unless countersigned by the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same

IM:SD 11/12/84

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

yThe company located these documents in its business records. At this time, the company does not certify that these documents constitute ล๊ะเช่าที่มีใช่เช**็ลกป accurate copy of the policy.**  25 75 KC

UU

INSURER: HARTFORD INSURANCE GROUP

RATING SEQ NO. 006

TRANS EFF DATE: 06/01/84

DECLARATIONS ITEM 1. NAMED INSURED POLICY NO. 53 UUC KC7525

LACANA MINING, INC.

2. POLICY PERIOD:

03/27/84 INCEPTION

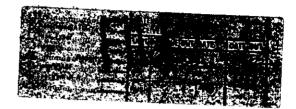
03/27/85 EXPIRATION

YEAR

PRODUCER'S CODE: 600213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMP CF7025



AUDIT PERIOD: ANNUAL SELECT CUSTOMER

LARGE RISK RATED RISK

**POLICY STATUS: ACTIVE** 

LOB LEVEL OF SUPPORT: CF-N, GL-S, \$IM-N

AUDIT (4) GL,(5) CF,(5) IM

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

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FACE SHEET TERMINAL ID: R053R04C PAGE 10/24/84 53 UUC KC7525 (03/27/85)

# K S INSURANCE INC 600 MISCELLANEOUS CHANGE ENDORSEMENT



Named Insured and Address

LACANA MINING INC P O BOX 11305 RENO, NV 89510

Policy Number

53 WC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

<u>06/01/84</u>

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

6

It is agreed that

INLAND MARINE IS AMENDED PER REVISED SCHEDULE 1912-1 (2) ATTACHED.

Premium Change Summary: PR .819 Additional Return

Due at endorsement effective date: 06/01/84 \$ \$52.

#### **Installment Premium:**

Due Dates	Prior to this Change	· Res	Revised	
		Additional	Return	installments
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	\$	\$	<b> \$</b>	\$
	<b> \$</b>	\$	\$	\$
	s	\$	\$	\$
	<b>.</b>	\$	\$	\$
	s	<b> \$</b>	\$	\$
	<b>.</b>	<b>\\$</b>	<b> </b>	\$

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

This endorsement shall not be binding unless countersigned by a four company of the company of the countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four countersigned by a four cou

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The gompany located the man socuments in its business records. At this time, the company of does not certify that these documents constitute ล์⊌ซัพษ์ใช้เอ็งand accurate copy of the policy.



#### Schedule

THE HARTFORD

This schedule forms a part of Policy No. 53 TUC KC7525 issued by the designated HARTFORD INSURANCE GROUP COMPANY, and takes effect on the effective date of this policy, or, if attached thereto, then the effective date of the Change Endorsement.

No.	Full Description	Amounts or Limits of Insurance
	OECHETRIC SPECTROMETERS MODEL GR-310 (2) SERIAL #4559 SERIAL #4605	3,634.00 3,696.00
2	MT. SOPRIS - PORTABLE LOGGING UNIT MODEL 1000-C (1) SERIAL #29	12,320.00
3	MT. SOPRIS - SCINTILLATION COUNTER MODEL 132 (1) SERIAL #410	1,848.00
•	GEOMETRIC SCINTILLOMETERS MODEL 110A (2) SERIAL #2437 SERIAL #10402	1,571.00 1,570.00
5	SCINTILLOMETERS - ENERGY GALZIA MODEL 44-2 (2) SERIAL #P868 SERIAL #P867	492.00 493.00
5	METERS, PORTABLE CONDUCTIVITY (2)	400.00
7	METERS, EHPH TYPE 40 (2)	200.00
3	SUUNTO CLINONETER WYSECANT SCALE PM TYPE 5/S PC 013388	114.00
}	MINERS LAMPS AND CHARGERS (5)	554.00
LO	RADEM VLF #121 (1)	1,790.00
11	HELIUM SAMPLE CLOSERS (2)	175.00
12	SAMPLE SPLITTERS #683 #SFD-104 3 SAMPLE A PARS (2)	1,817.00
13	KMRAERER WATER SAMPLER \$1200-C15 (1)	248.00
14	BLACK LIGHT (MSL-48 MODEL) (1)	212.00
1.5	PLANIMETER - MODEL 142 - SERIAL #77723 - (1)	454.00
16	BEUNTON COMPASS (3) SERIAL #132123 SERIAL #136454	
	SERIAL #137347	300.00
17	LUTZ TRANSIT MODEL 115A SERIAL #554317 (1)	625.00
18	REALISTIC WALKIE TALKIES (2) MODEL TRC-280A SERIAL #172957 SERIAL #184893	250.0 250.0

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.



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#### THE HARTFORD

Schedule

This schedule forms a part of Policy No. 53 FUC KC7525 issued by the designated HARTFORD INSURANCE GROUP COMPANY, and takes effect on the effective date of this policy, or, if attached thereto, then the effective date of the Change Endorsement.

No.	Full Description	Amounts or Limits of Insurance
19	STEREOSCOPE AND CASE (1)	100.00
20	LITTLE GIANT PUMP MODEL EPP12 CAT \$555200 (1) SERIAL \$NN648140	63.00
21	HOMELITE GENERATOR MODEL #ME1700-1 (1) SERIAL #E3178156	300.00
22	SELF RESCUERS (2)	180.00
23	MOTOROLA HANDI TALKIES HT90 SERIES MODEL #H33HMU3124A SERIAL #476AGC0529 SERIAL #476AGC0530	1,469.56
24	CHARGERS (2) FOR ABOVE	98.00
25	SKILL SAV (1)	51.00
26	HONDA GENERATOR MODEL EM-2200X ENGINE #1133450 (1) SERIAL #H33450	757.00
	TOTAL	36,031.56

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

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KC UU

INSURER: HARTFORD INSURANCE GROUP

RATING SEQ NO. 005

TRANS EFF DATE: 05/15/84

DECLARATIONS

ITEM 1. NAMED INSURED POLICY NO. 53 UUC KC7525

LACANA MINING, INC.

2. POLICY PERIOD:

03/27/84 INCEPTION 03/27/85 EXPIRATION

i YEAR

PRODUCER'S CODE: 600213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMP CF7025

AUDIT PERIOD: ANNUAL SELECT CUSTOMER

LARGE RISK RATED RISK

POLICY STATUS: ACTIVE

LOB LEVEL OF SUPPORT: #CF-N, #GL-S, IN-N

AUDIT (4) GL,(5) CF,(5) IN

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

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FACE SHEET TERMINAL ID: R053R04C PAGE 10/24/84 53 UUC KC7525 (03/27/85)

H040

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#### R K S INSURANCE INC MISCELLANEOUS CHANGE ENDORSEMENT



Named Insured and Address

LACANA MINING INC P 0 BOX 11305 RENO, NV 89510

Policy Number

53 TUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

**Effective Date** 05/15/84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No. 5

It is agreed that

PROPERTY

INCREASE CONTENTS AT LOCATION 1 BLDG 1 BY \$2,000 FOR A NEW TOTAL OF \$24,795.

INCREASE CONTENTS AT LOCATION 3 BUILDING 1 BY \$500. FOR A NEW TOTAL OF \$3,700.

DELETE LOCATION 5 - 834 SIERRA WAY, HAWTHORNE, NV

GENERAL LIABILITY -

ADD CODE 10001 - VACANT LAND RATED AS DREDGING GOLD ENDLESS BUCKET OR LADDER TYPE FOR:

3600 ACRES LOCATED SUSANVILLE, CA. 1300 ACRES LOCATED LEAD SO. DAKOTA.

ADDITIONAL INSURED G. H. EDGE INC. APPLICABLE TO 1300 ACRES

Premium Change Summary:	PR .866		Add	itional	Return	
Due at endorsement effective date:		05/15/84	\$	59.	\$	

#### Installment Premium:

Due Dates		Res	Revised	
	Prior to this Change	Additional	Return	Installments
	\$	\$	\$	\$
	<b> \$</b>	\$	<b> \$</b>	<b> \$</b>
	<b>Š</b>	\$	<b> \$</b>	<b> \$</b>
	<b> </b>	\$	\$	\$
	<b> \$</b> -	\$	<b> \$</b>	\$
	\$	\$	\$	\$
	<b>s</b>	\$	\$	\$
	<b> </b>	\$	<b> \$</b>	<b> \$</b>
	Č	\$	<b> \$</b>	\$

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

1M:SD 11/12/84

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

This endorsement shall not be binding unless countersigned by lagure many described the company unents, in its business records. At this time, the company does not certify that these documents cor a ខិប៉ាទីម៉ែម៉ែខែ and accurate cop

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KC UU

INSURER: HARTFORD INSURANCE GROUP

RATING SEQ NO. 004

TRANS EFF DATE: 05/04/84

DECLARATIONS

ITEM
1. NAMED INSURED

FOLICY NO. 53 UUC KC7525

LACANA MINING, INC.

2. POLICY PERIOD:

03/27/84 INCEPTION 03/27/85 EXPIRATION 1 YEAR

PRODUCER'S CODE: 600213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMP CF7025

AUDIT PERIOD: ANNUAL SELECT CUSTOMER

LARGE RISK RATED RISK

FOLICY STATUS: ACTIVE

LOB LEVEL OF SUPPORT: CF-N, GL-S, \$IM-N

AUDIT (4) GL,(5) CF,(5) IM

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

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#### B K S INSURANCE INC 60021 MISCELLANEOUS CHANGE ENDORSEMENT



Policy Number

53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

**Effective Date** 05/04/84 Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

It is agreed that

INLAND MARINE:

ADD A 1981 CASE BACKHOE 580C ID#9007575 VALUE \$25,000.

Named Insured and Address

LACANA MINING INC. P 0 BOX 11305 RENO, NV 89510

Premium Change Summary:	PR .896	Additional	Return
Due at endorsement effective date:	05/04/84	\$ 448.	\$

#### **Installment Premium:**

Due Dates	Drive to this Change	Res	Revised	
	Prior to this Change	Additional	Return	installments
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	<b> \$</b>	\$	<b> \$</b>	\$
	<b> \$</b>	\$	<b> \$</b>	\$
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	\$	\$	<b> \$</b>	\$
	\$	\$	\$	\$
	\$	\$	<b> \$</b>	\$

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

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Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

This endorsement shall not be binding unless countersigned by a large manage lage at a children and cuments in its business records. At this time, the company does not certify that these documents constitute 25 75 KC

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INSURER: HARTFORD INSURANCE GROUP

RATING SEQ NO. 003

TRANS EFF DATE: 04/05/84

DECLARATIONS ITEM POLICY NO. 53 UUC KC7525

LACANA MINING, INC.

2. POLICY PERIOD:

1. NAMED INSURED

03/27/84 INCEPTION

03/27/85 EXPIRATION í YEAR

PRODUCER'S CODE: 600213
PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMP CF7025

AUDIT PERIOD: ANNUAL SELECT CUSTOMER

LARGE RISK RATED RISK

POLICY STATUS: ACTIVE

LOB LEVEL OF SUPPORT: CCF-N, GL-S, DIM-N

AUDIT (4) GL, (5) CF, (5) IM

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The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

#### R K S INSURANCE INC MISCELLANEOUS CHANGE ENDORSEMENT



Named Insured and Address

LACANA MINING INC

P O BOX 11305 RENO, NV 89510

Policy Number

<u>53 UUC KC7525</u>

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date 04/05/84

Effective hour is the same as stated

Endt. No.

in the Declarations of the policy.

PROPERTY IS AMENDED AS FOLLOWS: It is agreed that

ADD - LOCATION 7 BUILDING 1 \$1000. OFFICE CONTENTS. ADD - LOCATION 7 BUILDING 2 \$1000. OFFICE CONTENTS. 3 MILES WEST OF HIGHWAY BOTH LOCATED HAYDEN HILL, CA 139, 45 MILES NORTH OF SUSANVILLE, CA.

ADDITIONAL INSURED APPLICABLE TO ABOVE LOCATION: SPACE MASTER, INC.

INLAND MARINE IS AMENDED AS FOLLOWS -ADD HONDA GENERATOR \$1133450

\$760.

Premium Change Summary:

PR .975

Due at endorsement effective date:

04/05/84

Additional Return \$

#### Installment Premium:

Due Dates	Prior to this Change	Res	Revised	
		Additional	Return	Installments
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	<b>\$</b>
	\$	\$	\$	\$
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	<b> \$</b>

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

This endorsement shall not be binding unless countersigned by a dup a month beat of the same appropriate the same and the same and the same are the same and the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the same are the IM:SD 11/12/84

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business records. At this time, the company does not certify that these documents constitute 25 75

KC UU

INSURER: HARTFORD INSURANCE GROUP

RATING SEQ NO. 002

TRANS EFF DATE: 04/02/84

DECLARATIONS ITEM

1. NAMED INSURED

POLICY NO. 53 UUC KC7525

LACANA MINING, INC.

2. POLICY PERIOD:

03/27/84 INCEPTION 03/27/85 EXPIRATION í YEAR

PRODUCER'S CODE: 600213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMP CF7025

AUDIT PERIOD: ANNUAL SELECT CUSTOMER

LARGE RISK RATED RISK

POLICY STATUS: ACTIVE

LOB LEVEL OF SUPPORT: #CF-N, GL-S, IM-N

AUDIT (4) GL,(5) CF,(5) IM

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

FACE SHEET TERMINAL ID: R053R04C PAGE 10/24/84 53 UUC KC7525 (03/27/85) H040

#### R K'S INSURANCE INC MISCELLANEOUS CHANGE ENDORSEMENT



Policy Number

53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

**Effective Date** 04/02/84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

Named Insured and Address

LACANA MINING INC P O BOX 11305 RENO, NV 89510

It is agreed that

PROPERTY IS AMENDED AS FOLLOWS:

DELETE LOCATION 4 - 1060 FREEPORT, SPARKS, NV 89431 \$10,000 CONTENTS.

ADD LOCATION 6 - 200 TELEGRAPH WAY, RENO, NV 89502 \$10,000 CONTENTS.

Premium Change Summary:

PR .984

**Additional** Return

Due at endorsement effective date:

Installment Premium:

Due Dates	Builde Abid Observe	Res	Revised	
	Prior to this Change	Additional	Return	Installments
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	<b> \$</b>	\$	<b> \$</b>	\$
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	<b> \$</b>	\$	<b> \$</b>	\$
	<b>\\$</b>	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	\$	\$	\$	\$

04/02/84

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

IM:SD 11/12/84

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

This endorsement shall not be binding unless countersigned by a dispension of the sample cuments in its business records. At this time, the company does not certify that these documents

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INSURER: HARTFORD INSURANCE GROUP

RATING SEQ NO. 001

TRANS EFF DATE: 03/27/84

DECLARATIONS ITEM 1. NAMED INSURED

KC

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POLICY NO. 53 UUC KC7525

LACANA MINING, INC.

2. POLICY PERIOD:

03/27/84 INCEPTION 03/27/85 EXPIRATION

1 YEAR

PRODUCER'S CODE: 600213

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMP CF7025

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AUDIT PERIOD: ANNUAL SELECT CUSTOMER

LARGE RISK RATED RISK

**POLICY STATUS: ACTIVE** 

LOB LEVEL OF SUPPORT: CF-N, #GL-S, #IM-N

AUDIT (4) GL, (5) CF, (5) IM

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The company located these documents in its no business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

#### MISCELLANEOUS CHANGE ENDORSEMENT



Policy Number

53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

**Effective Date** 03/27/84

Effective hour is the same as stated in the Declarations of the policy.

Endt. No. 1

Named Insured and Address

LACANA MINING INC P O BOX 11305 RENO, NV 89510

INLAND MARINE IS AMENDED AS FOLLOWS: It is agreed that ADD LEITZ TRANSIT MODEL 115A S#554317 VALUE \$625. AND \$1500. MISCELLANEOUS SMALL TOOLS.

ADD EQUIPMENT RENTED FROM OTHERS VALUE \$50,000 FORM M142-2 APPLIES

GENERAL LIABILITY: DELETE ADDITIONAL INSURED. FORM L3025-0 IS DELETED.

PROPERTY: ADD ADDITIONAL INSURED. INTEGRITY CREDIT CORPORATION AS RESPECTS VTR DATA

TERMINAL LEASE #3912014 LOCATED AT LOC. 1

**Premium Change Summary:** PR 1.00 **Additional** Return Due at endorsement effective date: 05/27/84 1454. \$

#### Installment Premium:

Due Dates	Prior to this Change	Res	Revised	
		Additional	Return	installments
		\$	\$	\$
	-  \$	\$	\$	\$
	\$	\$	\$	\$
	<b> \$</b>	\$	\$	<b> \$</b>
	<b> \$</b>	\$	\$	\$
	<b> \$</b>	\$	\$	\$
	<b> \$</b>	\$	\$	]\$
	\$	\$	\$	\$
	\$	\$	\$	\$

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than herein stated.

IM:SD 11/12/84

Form UN-146-0 (Ed. 11/83) Printed in U.S.A. (NS)

business records. At this time, the company does not certify that these documents constitute

#### POLICY FACE SHEET

INSURER: HARTFORD INSURANCE GROUP

ENDT NO.

TRANS EFF DATE: 03/27/84

DECLARATIONS ITEM 1. HAMED INSURED

ÙU

POLICY NO. 53 UUC KC7525

LACANA MINING, INC.

03/27/84 INCEPTION 03/27/85 EXPIRATION

1EAR

2. POLICY PERSOD:

PRODUCER'S CODE: 600215

PRODUCER'S NAME: R K S INSURANCE INC

PREVIOUS POLICY NO. 53 SMP CF7025

AUDIT PERIOD: ANNUAL SELECT CUSTOMER

LARGE RISK RATED RISK

FOLICY STATUS: ACTIVE

LOB LEVEL OF SUPPORT: CF-N, GL-S, IM-N

AUDIT - (4) GL, (5) CF, (5) IM

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

3

FACE SHEET TERHINAL ID: R053R08C PAGE 07/11/84 53 UUC KC7525 (03/27/85)

POLICY FACE SHEE

75

K C

INSURER: HARTFORD INSURANCE GROUP

UUC

DECLARATIONS

POLICY NO. 53 UUC KC7525

ITEM

1. NAMED INSURED

LACANA MINING, INC.

POLICY PERIOD:

03/27/84

03/27/85

INCEPTION

**EXPIRATION** 

**rEAR** 

PRODUCER'S CODE: 600342

600213

PRODUCER'S NAME: RAMSEY-MASTROTANNI INS-INC

RKS INS.

PREVIOUS FOLICY NO. 53 SMP CF7025

AUDIT PERIOD: ANNUAL

SELECT CUSTOMER

LARGE RISK RATED RISK

POLICY STATUS: ACTIVE

LOB LEVEL OF SUPPORT: CF-N, GL-S, IM-N

AUDIT (4) GL, (5) CF, (5) IM



The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

			ROUTING S	HUKEH 1
WORKEL OW INCTRUCTIONS	<b>.</b>		Policy No. 53 UUC Ki	C7525
WORKFLOW INSTRUCTIONS Audit NO. EXTRA	Previous Policy No.			
Term COPIES	53 SMP CF70	125	LACANA MINING, INC. P.O. BOX 11305	
arge Risk DR	1. Named In	sured	and RENO,NV 89510	
oss Cont POL	Mailing A	ddres	· →	_
Policy Term 2:01 a.m., standard time at the he Named Insured stated hereir			03 27 84 03 27 85   Inception   Expiration	n Term
roducer's Name and Address LKS INSURANCE	Producer's Code		Audit Period: Not subject to audit unless oth	nerwise stated — Quarterly 🔲 Mont
	600213		2 Named Incored in	
			3. Named Insured is: Individual Partnership Other	Corporation
Business of Named Insured _	MINING			·
Summary of Coverage Parts, Insurance under this policy is a stated therein and provisions a	fforded only as specified in	nereto	overage Parts listed herein subject to limits of liabili	ty or amounts of insura
Coverage Part		Co.	Company and Address	Premium
FIRE & ALLIED LINES		5	HARTFORD ACCIDENT & INDENNITY OF	
71.4 ALM 1.4 D			HARTFORD, CT. 06115	3320
INLAND HARINE		5	HARTFORD ACCIDENT & INDEMNITY OF	). 1 <del>,820.</del>
GENERAL LIABILITY		5	HARTFORD ACCIDENT & INDEMNITY OF HARTFORD, CT. 06115  HARTFORD ACCIDENT & INDEMNITY OF HARTFORD, CT. 06115	). 1 <del>,820.</del> -
- 1			HARTFORD, CT. 06115 HARTFORD ACCIDENT & INDEMNITY CO	). 1 <del>,820.</del> -
- 1			HARTFORD, CT. 06115 HARTFORD ACCIDENT & INDEMNITY CO	). 1 <del>,820.</del>
Total Premium excluding Auto		5	HARTFORD, CT. 06115  HARTFORD ACCIDENT & INDEMNITY CO. HARTFORD, CT. 06115	1,365.
Total Premium excluding Autonoviresary.  Total Premium for Automobile on each anniversary date for	is \$, an each annual period.	<b>5</b>	HARTFORD, CT. 06115  HARTFORD, CT. 06115  , and is payable \$	1,365.
Total Premium excluding Auton anniversary.  Total Premium for Automobile of on each anniversary date for Total Policy Premium payable S AGREED THAT FUTURE INS	is \$, an each annual period. at inception is \$ <b>3,584.</b> TALLMENTS ARE SUBJECT	d is p	HARTFORD, CT. 05115  HARTFORD ACCIDENT & INDEMNITY CO HARTFORD, CT. 06115  , and is payable \$	I, 365.  I, 365.  Ind \$  Idetermined at the rates  ELOW AS "APPLICABLE ON-144)
Total Premium excluding Auton anniversary.  Total Premium for Automobile of on each anniversary date for Total Policy Premium payable S AGREED THAT FUTURE INS	is \$, an each annual period. at inception is \$ <b>3,584.</b> TALLMENTS ARE SUBJECT	d is p	HARTFORD, CT. 06115  HARTFORD, CT. 06115  , and is payable \$	I, 365.  I, 365.  Ind \$  Idetermined at the rates  ELOW AS "APPLICABLE ON-144)
Total Premium excluding Auton anniversary.  Total Premium for Automobile of on each anniversary date for Total Policy Premium payable S AGREED THAT FUTURE INS	is \$, an each annual period. at inception is \$ <b>3,584.</b> TALLMENTS ARE SUBJECT	d is particular to the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy	HARTFORD, CT. 05115  HARTFORD ACCIDENT & INDEMNITY CO HARTFORD, CT. 06115  , and is payable \$	I,365.  I,365.  I,365.  Idetermined at the rates  ELOW AS "APPLICABL  OUN-144)  Inverage Parts:
Total Premium excluding Autonomiversary.  Total Premium for Automobile ct on each anniversary date for Total Policy Premium payable S AGREED THAT FUTURE INS	is \$, an each annual period. at inception is \$ <b>3,584.</b> TALLMENTS ARE SUBJEC	d is particular to the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy of the policy	HARTFORD ACCIDENT & INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE INDEMNITY CONTROL OF THE I	1,365.  1,365.  I,365.  Idetermined at the rates  ELOW AS "APPLICABLE ON UN-144)  Inverage Parts:  Iocuments in ite, the company

DAILY REPORT for use with SPECIAL MIULTI-FLEX SUMMARY DECLARATIONS and Form 4300 and Coverage Parts.

Form UN-100-0 (A) DR (Ed. 11/83) Printed in U.S.A.

### RATING MEMORANDUM

	KATING	- <u>-</u>
Named Insured	TAIC .	Policy Number
LACAVA MINING,	Tivo.	53 UUC KC7525
03 27 84/85		37 000
Agent's Name	<u>~ 600₹42</u>	
R K S INSURANCE Rating Information:/Commissions	sion if other than normal.	
Pating Intermentality	·	

GENERAL LIABILITY
SCIE CREDIT .85
LIMITS "A" RATED TO 500,000 PER U/W

Form PC-29-1 Printed in U.S.A.

Attach to Underwriting Copy

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

### FIRE AND ALLIED LINES INSURANCE COVERAGE PART — DECLARATIONS



Policy Number

53 UUC KC7525

This Coverage Part forms a part of the Policy issued by The Hartford insurance Group Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy.)					
Effective Date	This Coverage Part is effective as shown herein (at the hour stated in the Policy)				
03 27 84	and forms a part of the above designated policy.				
Issued to					
LACANA MINING, INC.					

Hereafter, any use of the word "Policy" or "Standard Fire Insurance Policy" in this Coverage Part (or any form or endorsement forming a part of, changing or applicable to this Coverage Part) shall be deemed to read "FIRE AND ALLIED LINES INSURANCE COVERAGE PART", and any use of the word "Declarations" shall be deemed to read "FIRE AND ALLIED LINES INSURANCE COVERAGE PART — DECLARATIONS".

Insurance is provided against only those perils and for only those coverages indicated below by a premium charge and against other perils and for other coverages only when endorsed hereon or added hereto.

Description, location of property covered, protection class, perils insured against, coverages provided, percentages of coinsurance applicable, deductible amounts, amounts of insurance, rates and premiums:

#### SEE FIRE AND ALLIED LINES INSURANCE SCHEDULE

Pr	emium			
\$	399.	INCL		

This FIRE AND ALLIED LINES COVERAGE PART — DECLARATIONS is completed by:

- (a) This Declarations Form UN-103.
- (2) (b) Fire and Allied Lines Insurance Schedule Form UN-104,
  - (c) Fire and Allied Lines Insurance Policy Provisions --- Form UN-105,
  - (d) Any Endorsement(s) issued to form a part of it.

Form Number(s) of Coverage Form(s) and Endorsement(s) forming part of this Coverage Part: CF0014(0183) CF0124(1279) IL0002(0177) IL0204(0775) G2905-0

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

### FIRE AND ALLIED LINES INSURANCE SCHEDULE



Policy Number	· · · - ·	
53 UUC KC7	7525	

For each item listed below under "DESCRIPTION OF PROPERTY COVERED" show: Address (no., street, city, county, state, zip code), Construction, Type of Roof and occupancy of building(s) covered or containing property covered.

Loc. No.	Bldg. No.	Protection Class	Description of Property Covered
1	1	3	OFFICE CONTENTS LOCATED AT: 940 MATLEY LANE RENO, NV 89510
3	1	5	OFFICE CENTENTS LOCATED AT: 200 SO. IRONWOOD PKWY COEUR DYALENE, IDAHO 83814

South Carolina \	Valuation Clause or Mississippi∃	otal Insurance — See Form attached	l:
Item 1: \$	, Item 2: \$	, Item 3: \$	, Item 4: \$

Loc. No.	Bldg. No.	Peril(s) Insured Against and Coverages Provided (Insert Name of each)	Percent of Coinsurance Applicable	Deductible Amount	Amount of Insurance	Rate	Premium
1	1	Fire and Lightning Extended Coverage UMM AOP	90	100	\$22,795 X X X X X	.198 .093 .007 .323	\$45. 21. 2. 74.
3	1	FIRE EC VMM AOP	90	100	3,200.	.323 .038 .007 .537	10. 1. 1. 17.

Mortgage Clause: Subject to the provisions of the Mortgage Clause attached hereto, loss, if any, on building items, shall be payable to:

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Form UN-104-0 (Ed. 11/83) Printed in U.S.A. (NS) a complete and accurate copy of the policy.

#### FIRE AND ALLIED LINES INSURANCE SCHEDULE



Polic	y Num	ber		
53	UUC	KC7525		

For each item listed below under "DESCRIPTION OF PROPERTY COVERED" show: Address (no., street, city, county, state, zip code), Construction, Type of Roof and occupancy of building(s) covered or containing property covered.

Loc. No.	Bldg. No.	Protection Class	Description of Property Covered		
4~	1-	-3	WAREHOUSE CONTENTS LOCATED A	T: 1060 FREEPORT SPARKS, NV 89431	
5	1	6	OFFICE CONTENTS LOCATED AT:	834 SIERRA WAY HAWTHORNE, NV 89415	
Le	ſ	(A)	warehouse Contents Reno	at 200 Selegraph way	

#### **SPECIAL STATE PROVISIONS:**

South Carolina Valuation Claus	se or Mississippi Total Insuranc	ce — See Form attached:		•
Item 1: \$	Item 2: \$	, Item 3: \$	, Item 4: \$	

Loc. No.	Bldg. No.	Peril(s) Insured Against and Coverages Provided (Insert Name of each)	Percent of Coinsurance Applicable	Deductible Amount	Amount of insurance	Rate	Premium
4	1	Eire and Lightning Extended Coverage  VMM AOP	90	100	\$ 10,000 X X X X X	.198 .093 .007 1.850	\$ 20. 9. 1. 185.
5	1	FIRE EC VMM AOP	90	100	1,000	.515 .093 .007 .570	5. 1. 1. 6.
le	1	fire ece Umm ADD	90	100	10,000	,	

Mortgage Clause: Subject to the provisions of the Mortgage Clause attached hereto, loss, if any, on building items, shall be payable to:

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Form UN-104-0 (Ed. 11/83) Printed in U.S.A. (NS) a complete and accurate copy of the policy.

## COMMERCIAL INLAND MARINE INSURANCE COVERAGE PART — DECLARATIONS



**Policy Number** 

53 UUC KC7525

This Coverage Part forms a part of the Policy issued by The Hartford Insurance Group Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage	ge Part is effective after the effective date of the Policy.)					
Effective Date	This Coverage Part is effective as shown herein (at the hour stated in the					
03 27 84	Policy) and forms a part of the above designated policy.					
Issued to						
LACANA MINING, INC.						

Hereafter, any use of the word "Policy" in this Coverage Part (or any form or endorsement forming a part of, changing or applicable to this Coverage Part) shall be deemed to read "Commercial Inland Marine Insurance Coverage Part," and any use of the word "Declarations" shall be deemed to read "Commercial Inland Marine Insurance Coverage Part — Declarations".

Insurance is afforded only with respect to such and so many of the classes of property as are indicated by a specific amount or limit of insurance applicable thereto, and a premium therefore, and which is scheduled in the Commercial Inland Marine Insurance Schedule.

Subject otherwise to all of the terms of this Coverage Part having reference thereto, the amount or limit of insurance applicable to each "article of property" is as stated in Commercial Inland Marine Insurance Schedule; the total amount or limit of insurance applicable to each "class of property" is as stated therein, subject to the foregoing provision respecting each article.

#### SEE COMMERCIAL INLAND MARINE INSURANCE SCHEDULE

Advance Premium	
\$ 1,820. INCL	

This COMMERCIAL INLAND MARINE INSURANCE COVERAGE PART — DECLARATIONS is completed by:

- (a) This Declarations Form UN-100,
- (b) Commercial Inland Marine Schedule Form UN-111,
- (c) Commercial Inland Marine Insurance Policy Provisions Form UN-112,
- (d) Any Endorsement(s) issued to form a part of it.

Form Number(s) of Coverage Form(s) and Endorsement(s) forming part of this Coverage Part:

M-142-2

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

#### COMMERCIAL INLAND MARINE **INSURANCE SCHEDULE**



**Policy Number** 

ςz	UUC	VC7	とつに
22			242

Class of Property	Deductible Amount		Amount or Limit of Insurance	_	Rate	 Premium	
CONTRACTORS EQUIPMENT	\$ 250.	\$ 9	997.		2.00	\$ 1,820.	
equipment nexted from	\$ 250	\$	50,000		3,00	\$ 1500	
0 1	\$	\$	<u> </u>		·	\$ 	
	\$	\$				\$	
				Tota Prer	ıl nium	3920 1,820.	INC

lo.	Full Description	Amount or Limit of Insurance
1	EQUIPMENT SCHEDULE TO FOLLOW	\$ 90,997.

Loss Payee: Any loss hereunder is payable as interest may appear to the insured and

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Form UN-111-0 (Ed. 11/83) Printed in U.S.A. (NF)

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	r				Und. Approved	C ential Report	Und. Notes:	* 1	
					Quality Control	1,000.			, l

(For use only if this Coverage Part is effective after the effective date of the Policy)

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the named insured as follows:

#### SCHEDULE

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverages	Advance Pr	emiums		Limits of Lia	mits of Liability				
A — Bodily Injury Liability	s 1,057		\$ PER L4152-	•					
D. Branch, Bonnes Linklik.	\$ 308			\$	<del></del>				
B — Property Damage Liability	\$ 308	5.		\$		,000 each occurrence			
Rating Classifications	<u> </u>	<u> </u>	<u> </u>	Ψ	1				
Entries herein, except as specifically provided els where in this policy, do not modify any of the othe provisions of this policy.	Code No.	Premium Bases	Rates B.I.	P.D.	Advance Pr	P.D.			
(a) Premises — Operations		(a) Area (b) Frontage (c) Remuneration (d) Receipts	(h) Per	100 Sq. Ft. of An Linear Foot \$100 of Remur \$100 of Receip	1				
(b) Escalators		(e) Landings	(e) Per	Landing					
(c) Independent Contractors		(f) Cost	(f) Per S	\$100 of Cost					
(d) Completed Operations		(g) Receipts	(g) Per s	\$1,000 of Receip	ts				
(e) Products		(h) Sales	(h) Per	\$1,000 of Sale:	5				
Form Numbers of Endorsements forming part of this	s Coverage P	art at issue:	TOTA	AL ADVANCE PREMIUMS		\$ INC			

If the Policy Period is more than one year, the Premium is Payable:

On effective date of Policy \$

1st Anniversary \$

2nd Anniversary \$

The conditions and provisions printed on pages CGL-2 and CGL-3 of this form are hereby referred to and made a part hereof.

This Coverage Part shall not be binding unless countersigned by a duly authorized agent be the declaration of the policy and, at issue of said policy, forms a part thereof, cownersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this coverage part.

a complete and accurate copy of the policy.

Authorized Ager

EXTENSION SCHEDULE FO ASUALTY INSURANCE POLICY -- SECTION 11

THIS SCHEDULE FORMS A PART OF POLICY NO. 53 UUC KC7525 , AND IS AN EXTENSION OF THE SCHEDULE COVERAGE PART(S) FORMING A PART THEREOF,

BY THE HARTFORD INSURANCE GROUP COMPANY DESIGNATED THEREIN, AND TAKES EFFECT AS OF THE EFFECTIVE DATE OF SAID POLICY UNLESS ANOTHER EFFECTIVE DATE IS STATED HEREIN

RATING CLASSIFICATIONS ENTRIES HEREIN. EXCEPT AS SPECIFICALLY PROVIDED ELSEWHERE IN THIS POLICY, DO NOT MODIFY ANY OF THE OTHER PROVISIONS ON THIS POLICY

DESCRIPTION OF HAZARDS:

PREMISES COVERAGE

REFER TO:

*COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE PART* (FORM L-3503)

LOCATION NUMBER:

001/001

TERR: 001

CLASSIFICATION CODE NUMBER

AND DESCRIPTION:

73800

STATE: NEVADA

FIRE DAMAGE LECAL LIABILITY (ENDT L-3037 APPLIES)

PREMIUM AND RATING BASIS:

LIMIT OF LIABILITY PER 100

**EXPOSURE:** 

25,000

RATES:

BI

PD

.041

ADVANCE PREMIUM:

PΙ

FD

11.00 MP

DESCRIPTION OF HAZARDS:

PREMISES COVERAGE

REFER TO:

*COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE PART* (FORM L-3503)

LOCATION NUMBER:

002/001

TERR: 001

CLASSIFICATION CODE NUMBER

AND DESCRIPTION:

65198

STATE: NEVADA

BUILDINGS OR PREMISES-BANK, MERCANTILE, MANUFACTURING OR OFFICE, NOT

OCCUPIED BY THE INSURED-(LESSOR'S RISK ONLY)

PREMIUM AND RATING BASIS:

AREA

PER 100

EXPOSURE:

900 .

RATES:

BT

2.088

F D

.046

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

FORM L-3125-2T

PRINTED IN U.S.A.

(NS)

PAGE 1 (CONTINUED)

**MEDICAL PAYMENTS PREMIUM:** 

3.00

ADVANCE PREMIUM:

ВI

19.00

PD

1.00

DESCRIPTION OF HAZARDS:

PREMISES COVERAGE

REFER TO:

*COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE PART* (FORM L-3503)

LOCATION NUMBER:

004/001

TERR: 001

CLASSIFICATION CODE NUMBER

AND DESCRIPTION:

59993

STATE: NEVADA

WAREHOUSES-PRIVATE (MERCANTILE)-BUILDINGS OR PREMISES USED EXCLUSIVELY FOR STORING MERCHANDISE OF INSURED WHERE NO SALES OPERATIONS ARE CONDUCTED AND WHICH ARE ENTIRELY SEPARATED FROM INSURED'S STORES OR OTHER SALES PLACES

PREMIUM AND RATING BASIS:

AREA

PER 100

EXPOSURE:

100

RATES:

BI

ВI

1.720

PD

.043

MEDICAL PAYMENTS PREMIUM:

1.00

2.00

PD

1.00

DESCRIPTION OF HAZARDS:

ADVANCE PREMIUM:

PREMISES COVERAGE

REFER TO:

*COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE PART* (FORM L-3503)

LOCATION NUMBER:

005/001

TERR: 901

CLASSIFICATION CODE NUMBER

AND DESCRIPTION:

651215

02

STATE: NEVADA

BUILDING OR PREMISES-OFFICE

PREMIUM AND RATING BASIS:

AREA

PER 100

**EXPOSURE:** 

400

RATES:

ΗI

7,258

PD

.087

MEDICAL PAYMENTS PREMIUM:

3.00

ADVANCE PREMIUM:

HI

29.00

PD

1.00

DESCRIPTION OF HAZARDS: PREMISES COVERAGE

REFER TO: COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE PART* (FORM L-3503)

LOCATION NUMBER: 003/001 TERR: 001

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 65121S 02 STATE: IDAHO

BUILDING OR PREMISES-OFFICE

PREMIUM AND RATING BASIS: AREA PER 100

EXPOSURE: 320

RATES: BI 4.461 PD .082

MEDICAL PAYMENTS PREMIUM: 1.00

ADVANCE PREMIUM: BI 14.00 PD 1.00

DESCRIPTION OF HAZARDS: OPERATIONS COVERAGE

REFER TO: "COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE PART* (FORM L-3503)

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 13841 01 STATE: NEVADA

GEOPHYSICAL EXPLORATION-ALL EMPLOYEES-INCLUDING COMPLETED OPERATIONS

(ENDT L-3004 APPLIES)

PREMIUM AND RATING BASIS: PAYROLL PER 100

EXPOSURE: 96,000

RATES: BI .708 PD .223

MEDICAL PAYMENTS PREMIUM: 24.00

ADVANCE PREMIUM: BI 680.00 PD 214.00

DESCRIPTION OF HAZARDS: PRODUCTS COVERAGE

REFER TO: "COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE PART* (FORM L-3503)

TINUED) EXTENSION SCHEDULE (C

LICY NO. 53000 KC7525

CLASSIFICATION CODE NUMBER

AND DESCRIPTION:

59993

33

STATE: NEVADA

RETAIL STORES-NOT FOOD OR DRINK

PREMIUM AND RATING BASIS:

FLAT CHARGE

RATES:

BI

32.657

PD

24.710

ADVANCE PREMIUM:

BT

57.00 MP

PD

37.00 MF

DESCRIPTION OF HAZARDS:

CONTRACTUAL-BLANKET COVERAGE

REFER TO:

*CONTRACTUAL LIABILITY INSURANCE COVERAGE PART

(BLANKET COVERAGE) * (FORM L-3523)

CLASSIFICATION CODE NUMBER

AND DESCRIPTION:

13812

Ø1

STATE: NEVADA

OIL OR GAS OPERATIONS IN THE FIELD-BROAD FORM COVERAGE

PREMIUM AND RATING BASIS:

FLAT CHARGE

RATES:

ΒI

24.565

PD

31.068

ADVANCE PREMIUM:

BI

25.00

PD

31.00

DESCRIPTION OF HAZARDS:

STOP-GAP COVERAGE

REFER TO:

STOP-GAP ENDORSEMENT

CLASSIFICATION CODE NUMBER

AND DESCRIPTION:

ALL OTHERS

09997

STATE: NEVADA

PREHIUM AND RATING BASIS:

**FAYROLL** 

PER 100

**EXPOSURE:** 

96,000

ADVANCE PREMIUM:

ΗI

22.00

DESCRIPTION OF HAZARDS:

ADDITIONAL INSURED L-3025

REFER TO:

*COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE PART* (FORM L-3503)

PREMIUM BASIS:

10% OF PREMIUM DEVELOPED FOR OPERATIONS COVERAGE

68.00

21.00

DESCRIPTION OF HAZARDS:

SUPPLEMENTAL PERSONAL INJURY

REFER TO:

*COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE PART' (FORM L-3503)

PREMIUM BASES:

PERCENTAGE OF PREMIUM

ADVANCE PREMIUM:

BI

BI

38.00

PD

11.00

DESCRIPTION OF HAZARDS:

BROAD FORM PROPERTY DAMAGE

REFER TO:

*COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE PART* (FORM L-3503)

PREMIUM BASIS:

20 PERCENT OF PROPERTY DAMAGE PREMIUM

ADVANCE PREHIUM:

F D

50.00

TOTAL ADVANCE PREMIUM: BI 986.00

F'D

379.00



#### THE HARTFORD

# Named Insured and Address

**Policy Number** 

53 UUC KC7525
This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

**Effective Date** 

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

### GENERAL LIABILITY FORMS

UN-116-0

L4128-0

L4330-0

L4152-0

GH283

L3991-0

L3252-2

<del>L3025-0</del>

L3004-0

L3037-1

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute e complete and accurate copy of the policy.

Authorized Agent

# Amendment — Limits of Liability (Single Limit)



Named Insured and Address

This endorsement forms a part of Policy No. 53 UK KC7525 issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date ....... Effective hour is the same as stated in the Declarations of the policy.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to	the following:
COMPREHENSIVE GENERAL LIABILITY INSURANCE	(Coverage Part "CGL")
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE	— (Coverage Part "CO/PR")
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE	- (Coverage Part "MC")
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE	— (Coverage Part "OLT")
CONTRACTUAL LIABILITY INSURANCE	— (Coverage Part "K")
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE	- (Coverage Part "OCP")

#### **SCHEDULE**

The limit of the company's liability against the following coverages, as afforded under the provisions of each Coverage Part designated by symbol herein, shall be as stated herein, subject to all the terms of this endorsement and the policy having reference thereto.

Coverages	Coverage Parts	Limits of Liability
	CGL	\$ 500,000 each occurrence
Bodily Injury Liability and Property Damage Liability	CGL	\$ 500,000 aggregate — Division 1
•		\$ ,000 aggregate — Division 2
Bodily Injury Liability and Property Damage Liability		\$ ,000 each occurrence

Division 1 — Applicable to damages because of **bodily injury** and **property damage** as specified in paragraph (b) in the "Limits of Liability" provision of this endorsement.

Division 2 — Applicable to damages because of all **bodily injury** and **property damage** as stated in paragraph (c) in the "Limits of Liability" provision of this endorsement.

It is agreed that, with respect to each of the Coverage Parts designated in the Schedule of this endorsement, the "Limits of Liability" provision thereof is amended to read as follows:

#### LIMITS OF LIABILITY

Regardless of the number of (1) **insureds** under this policy, (2) persons or organizations who sustain **bodily injury** or **property damage**, (3) claims made or suits brought on account of **bodily injury** or **property damage** or (4) **automobiles** or **mobile equipment** to which this policy applies, the company's liability is limited as follows:

#### **Bodily Injury Liability and Property Damage Liability Coverage**

(a) The limit of liability stated in the Schedule of this endorsement as applicable to "each occurrence" is the total limit of the company's liability under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of bodlly injury, including damages for care and loss of services, and all property damage as the result of any one occurrence; provided that, with respect to any one occurrence for which notice of this policy is given in lieu of security or when this policy is certified as proof of financial responsibility for the future under the provisions of the motor vehicle financial responsibility devices any state of the separate limits required by such law, but the separate application of such limit shall not increase the total limit of the company's liability.

does not certify that these documents constitute

a complete and accurate copy of the policy.

- (b) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate **Division 1**" is, subject to provision (a) hereof respecting "each **occurrence**", the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all **bodily injury** and **property damage** which is included in any of the numbered subparagraphs below and, in subparagraph (3), with respect either to the **bodily injury** or **property damage**, or to the **bodily injury** and **property damage** (within one or both the hazards identified therein) for which insurance is actually afforded under at least one such Coverage Part:
  - (1) all property damage arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including property damage for which liability is assumed under any incidental contract relating to such premises or operations, but excluding property damage included in subparagraph (2) below;
  - (2) all property damage arising out of and occurring in the course of operations performed for the named insured by independent contractors and general supervision thereof by the named insured, including any such property damage for which liability is assumed under any incidental contract relating to such operations, but this subparagraph (2) does not include property damage arising out of maintenance or repairs at premises owned by or rented to the named insured or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
  - (3) all bodily injury and property damage included within the completed operations hazard and all bodily injury and property damage included within the products hazard;
  - (4) all property damage for which liability is assumed under any contract, other than an incidental contract, to which the Contractual Liability Insurance, if afforded, applies.

Such "aggregate - Division 1" limit shall apply separately:

- (i) to the **property damage** included in subparagraphs (1) and (2) and separately with respect to each project away from premises owned by or rented to the **named insured**;
- (ii) to the sum of the damages for all **bodily injury** and **property damage** included in subparagraph (3) and for which insurance, if any, is afforded as stated in paragraph (b) above:
- (iii) to the **property damage** included in subparagraph (4) and separately with respect to each project away from premises owned by or rented to the **named insured**.
- (c) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate **Division 2**" is, subject to provision (a) hereof respecting "each **occurrence**", the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all **bodily injury** and **property damage**.
- (d) For the purpose of determining the limit of the company's liability, all **bodily injury** and **property damage** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one **occurrence**.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersianed	by	. <b></b> .
O Carrong o a	Authorized Aa	ent



Named Insured and Address

Policy Number

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

"STOP-GAP COVERAGE ENDORSEMENT"
COMPREHENSIVE GENERAL LIABILITY

IN CONSIDERATION OF THE PREMIUM HEREIN PROVIDED, IT IS AGREED THAT IF, UNDER ANY CIRCUMSTANCES, IT IS DETERMINED THAT ANY EMPLOYEE OF THE INSURED WHO IS REPORTED AND DECLARED UNDER THE WORKMEN'S COMPENSATION LAW OR LAWS OF THE STATE OF NEVADA IS INJURED IN THE COURSE OF HIS EMPLOYMENT, BUT IS NOT ENTITLED TO RECEIVE THE BENEFITS PROVIDED BY THE AFOREMENTIONED LAW, THEN THIS POLICY SHALL COVER THE LEGAL LIABILITY OF THE INSURED FOR SUCH BODILY INJURY, DISEASE, OR DEATH.

THE COMPANY'S LIABILITY UNDER THIS ENDORSEMENT ON ACCOUNT OF BODILY INJURY, DISEASE, OR DEATH INCLUDING DAMAGES FOR CARE AND LOSS OF SERVICES, IS LIMITED TO THE SUM OF \$ 500,000. FOR ONE OCCURRENCE.

THE INSURANCE GRANTED BY THIS ENDORSEMENT SHALL NOT APPLY TO:

- (a) BODILY INJURY, DISEASE OR DEATH SUFFERED OR CAUSED BY ANY PERSON KNOWINGLY EMPLOYED BY THE INSURED IN VIOLATION OF ANY LAW AS TO AGE. OR UNDER THE AGE OF 14 YEARS REGARDLESS OF ANY SUCH LAW.
- (b) BODILY INJURY, DISEASE OR DEATH SUFFERED OR CAUSED BY ANY EMPLOYEE WHOSE REMUNERATION HAS NOT BEEN INCLUDED IN THE TOTAL REMUNERATION UPON WHICH PREMIUM FOR THIS ENDORSEMENT IS BASED;
- (c) AIRCRAFT OPERATION OR THE PERFORMANCE OF ANY DUTY IN CONNECTION WITH AIRCRAFT WHILE IN FLIGHT;
- (d) ANY PREMIUM, ASSESSMENT, PENALTY, FINE OR OTHER OBLIGATION IMPOSED BY ANY WORKMEN'S COMPENSATION LAW;
- (e) ANY CLAIM FOR BODILY INJURY, DISEASE, OR DEATH WITH RESPECT TO WHICH THE INSURED IS DEPRIVED OF ANY DEFENSE FOR DEFENSES OR IS OTHERWISE SUBJECT TO PENALTY BECAUSE OF DEFAULT IN PREMIUM PAYMENT UNDER, OR ANY OTHER FAILURE TO COMPLY WITH THE PROVISIONS OF THE WORKMEN'S COMPENSATION LAW OR LAWS OF THE STATE ABOVE NAMED.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute accomplete and accurate copy of the policy.

Authorized Agent



Named Insured and Address

Policy Number

53 UUC KC7525

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

"STOP-GAP COVERAGE ENDORSEMENT"
COMPREHENSIVE GENERAL LIABILITY

(CONT.)

(f) ANY CLAIM FOR DAMAGES ON ACCOUNT OF ANY DISEASE CAUSED OR AGGRAVATED BY PERIODIC, FREQUENT OR CONTINUAL EXPOSURE OVER A PERIOD OF DAYS, WEEKS, MONTHS, OR LONGER TO CONDITIONS IN THE COURSE OF EMPLOYMENT, OR ANY OCCUPATIONAL DISEASE.

THE PREMIUM FOR THIS ENDORSEMENT SHALL BE COMPUTED UPON THE REMUNERATION EARNED BY SUCH EMPLOYEES AS ARE REPORTED UNDER THE WORKMEN'S COMPENSATION LAW OR LAWS OF THE STATE ABOVE NAMED.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

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Authorized Agent

GH-283

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# Supplementary Coverage Endorsement Personal Injury and Additional Insured (Employees)



THE HARTFORD

Named Insured and Address

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE
SPECIAL MULTI-PERIL POLICY LIABILITY INSURANCE

Insured's Participation NIL %

#### It is agreed that:

- 1. The insurance afforded under the Coverage for Bodily Injury Liability is extended to apply to damages because of personal injury, subject to the following additional provisions:
  - This extended insurance does not apply:
    - (a) to liability for personal injury assumed by the insured under any contract or agreement;
    - (b) to personal injury arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of any insured;
    - (c) to personal injury sustained by any person as the result of an offense directly or indirectly related to the employment of such person by the named insured:
    - (d) to personal injury arising out of libel, slander, defamation, disparagement or violation of an individual's right of privacy, if the first publication or utterance of the same or similar material giving rise to the offense was made prior to the effective date of this insurance:
    - (e) to personal injury arising out of any publication or utterance of defamatory or disparaging material concerning any person, organization or business enterprise, or his or its products or services, made by or at the direction of any insured with knowledge of the falsity thereof:
    - (f) to personal injury arising out of any publication or utterance of defamatory or disparaging material or material violating an individual's right of privacy made in the course or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the named insured.
  - When used in reference to this insurance:
    - "personal injury" means injury sustained by any person or organization and arising out of a personal injury offense committed during the policy period within the policy territory;
    - "personal injury offense" means (a) false arrest, detention or imprisonment, or malicious prosecution; (b) libel, slander, defamation, disparagement or violation of an individual's right of privacy; or (c) wrongful entry or eviction or other invasion of the right of private occupancy.
  - 3. The "Limits of Liability" provision is amended by adding the following thereto:
    - The total liability of the company for all damages because of all personal injury to which this insurance applies shall not exceed the amount stated in the Schedule as the limit of bodily injury liability and as applicable to "each occurrence".
    - With respect to any claim because of *personal injury*, the company shall not be liable for a greater proportion of any loss than the difference between the participation percentage, if any, stated above and one hundred percent, and the balance of the loss shall be borne by the *insured*; provided the company may pay the *insured*'s portion of a loss to effect settlement of the loss, and, upon notification of the action taken, the *named insured* shall promptly reimburse the company therefor.
- II. The "Persons Insured" provision is amended to include as an insured any employee of the named insured while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:
  - (1) to bodily injury or personal injury to (a) another employee of the named insured arising out of or in the course of his employment or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof;
  - (2) to property damage to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by (a) another employee of the named insured, or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a partitle constitute date of the company shall constitute valid countersignature of this endorsement. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Countersigned by.....

## **BROAD FORM PROPERTY** DAMAGE ENDORSEMENT

(Including Completed Operations)



Named Insured and Address

This endorsement forms a part of Policy No53LUCKC7525 issued by THE HARTFORD INSURANCE GROUP company designate therein, and takes effect as of the effective date of said policy unles another effective date is stated herein.

..... Effective hour is the same as stated in the Declarations of the Policy.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

CONTRACTUAL LIABILITY INSURANCE

Classification:

PER L3125-2T

It is agreed that the insurance for property damage liability applies, subject to the following additional provisions:

- The exclusions relating to property damage to (1) property owned, occupied or used by or rented to the **insured** or in the care, custody or control of the **insured** or as to which the **insured** is for any purpose exercising physical control and (2) work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith, are replaced by the following exclusions (y) and (z):
  - - (1) to property owned or occupied by or rented to the insured, or, except with respect to the use of elevators, to property held by the insured for sale or entrusted to the insured for storage or safekeeping,
    - except with respect to liability under a written sidetrack agreement or the use of elevators to
      - property while on premises owned by or rented to the *insured* for the purpose of having operations performed on such property by or on behalf of the *insured*,
      - (b) tools or equipment while being used by the *Insured* in performing his operations,
      - property in the custody of the *insured* which is to be installed, erected or used in construction by the *insured*,
      - that particular part of any property, not on premises owned by or rented to the insured,
        - upon which operations are being performed by or on behalf of the insured at the time of the property damage arising out of such operations, or
        - out of which any property damage arises, or
        - (iii) the restoration, repair or replacement of which has been made or is necessary by reason of faulty workmanship thereon by or on behalf of the Insured;
  - with respect to the completed operations hazard and with respect to any classification stated above as "including completed operations", to property damage to work performed by the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith.
- The insurance afforded by this endorsement shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof) available to the *insured*, such as but not limited to Fire and Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the "Other Insurance" Condition is amended accordingly.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms; conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Authorized Agent

# ADDITIONAL INSURED

(Premises Leased to the Named Insured)

Named Insured and Address

nated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date 12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE STOREKEEPERS' LIABILITY INSURANCE

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

- 1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
- 2. to structural alterations, new construction or demolition operations performed by of on behalf of the person or organization designated below.

#### SCHEDULE

Designation of Premises (Part Leased to Named Insured)

940 MATLEY LANE #13 RENO, NV 89502

Name of Person or Organization (Additional/Insured)

MAKTER & VIVIAN COX ~ HELEN & ROSS WHITACRE and dórthella 8 paul silva Premiums

**Bodily** Property Damage Injury Liability Liability

INCL INCL

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



THÉ HARTFORD

Countersigned by.....

Authorized Agent

#### PRODUCTS HAZARD EXCEPTIONS

Named Insured and Address

This endorsement forms a part of Policy No. 53 UVC KC7525 issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that the products hazard does not include bodily injury or property damage arising out of the named insured's products manufactured, sold, handled or distributed in connection with (1) the use of any premises described in this endorsement, owned by or rented to the named insured or (2) any operation, described in this endorsement, conducted by or on behalf of the named insured.

Description of Premises and Operations:

M & C - CODE 13842 - PER L 3125-2T

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



#### REAL PROPERTY—LIABILITY—FIRE

Named Insured and Address

Effective date.....

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that the Property Damage Liability Coverage applies to property damage to structures or portions thereof rented to or occupied by the named insured and described in this endorsement, including fixtures permanently attached thereto, if such property damage arises out of fire, subject to the following additional provisions:

1. With respect to the insurance provided by this endorsement, all of the exclusions of the policy, other than the Nuclear Energy Liability Exclusion (Broad Form), are deleted and replaced by the following:

This insurance does not apply to liability assumed by the insured under any contract or agreement.

2. The limit of liability stated in this endorsement applies separately to the insurance under this endorsement and is in lieu of any other limit of liability stated in the policy.

Description of Property

Limit of Liability Rate (per \$100 of Limit) Premium

940 MATLEY LANE #10 RENO, NV 89502

\$ 25,000.

each occurrence .041

INCL

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



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THE HARTFORD

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POLICY NUMBER:

53 UUC KC7525

EFFECTIVE DATE:

03/27/84

PAGE

CLASS INFORMATION

(A RATED)

BI ((*B)20.000 X (D)2.26 X (I).85

X (K).85 = (P)32.657 X(Q)NO EXPOS 33.00 24.00

PRODUCTS BI MPD (STD)

> PD ((*B)10.000 X (D)3.42Х (I).85

25.00 X (K).85= (P)24.710 X (Q)NO EXPOS

PRODUCTS PD MPD (STD) 12.00

25.00

38.00

CONTRACTUAL-BLANKET COVERAGE (SUBLINE 311)

STATE: NV

17981 (STAT CODE)

SUBJECT TO AUDIT CLASS CD: 13812 01

PREMIUM BASIS: FLAT CHARGE

(A RATED)

BI ((*B)34.000 X (*D)1.00 X (I).85

X (K).85 = (P)24.565 X (Q)NO EXPOS =

FD ((*B)43.000 X (*D)1.00 X (I).85

X (K).85 = (P)31.068 X (Q)NO EXPOS31.00

STOP-GAP COVERAGE

STATE: NV

CLASS CD: 09997

> PREMIUM BASIS: PAYROLL

RATING BASIS: PER 100

> .22.00 EXPOSURE: 96000

(A RATED)

99980

SUPPLEMENTAL PERSONAL INJURY

FN-088

BI (AQ) .0500

PD (AQ) .0500 11.00

99982

BROAD FORM

50.00 PD (AQ) .2000

GRAND TOTAL 1,365.00

KEYS: * = OVERRIDE

B = FLAT CHARGE

I = SCHEDULE/IRFM MOD

P = FINAL RATE

AQ = PCT. OF PREMIUM

D = INCR. LIMIT FACTOR

K = SPECIAL MULTIFLEX MOD

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

POLICY # 53UUCKC7525

CONTROL # 001 TERM ID R053R05C PROCESS DATE | 06/18/84 | OPER INITIALS | RUM | AAR PREV POL # | 53SMPCF/025

PAGE

**FOLICY NUMBER:** 

53 UUC KC7525

EFFECTIVE DATE:

03/27/84

CLASS INFORMATION

(MED PAY)

BI ((A)3.200 X (D)2.05 X (I).85 X (K).80 = (P)4.461

X ((Q)320 / 100) =

14.00

1.00

1.00

PD ((A).030 X (D)4.00 X (I).85 X (K).80

 $= (P).082 \times ((Q)320 / 100) =$ 

PREMISES MEDICAL ((A)3.200 Χ (AL).20 Х (1).85

> (P).435 X X (K).80 =((Q)320 / 100)

OPERATIONS (SUBLINE 313)

STATE: NV

CLASS CD: 13841 01 SUBJECT TO AUDIT

PREMIUM BASIS: PAYROLL RATING BASIS: PER 100

(MED PAY)

BI ((A).400 X (D)2.45 X (I).85 X (K).85

(P).708 X ((Q)96,000 / 100)

PD ((A).140 X (D)2.20 X (I).85 X (K).85

= (P).223 X ((Q),96,000 / 100)

PREMISES MEDICAL ((A),400 X (AL),087 / X (I),85

(K).85 = (P).025

((Q)96,000 / 100) =

11111

ADDITIONAL INSURED

(10% MC L-3025) BI

MC L-3025) FD (10%

68.00 21.00

680.00

214.00

24.00

PRODUCTS (SUBLINE 316)

STATE: NV

39982 (STAT CODE)

CLASS CD: 59993

33

SUBJECT TO AUDIT

PREMIUM BASIS: FLAT CHARGE

KEYS:

A = BASE RATE

I = SCHEDULE/IRPM MOD

P = FINAL RATE

AL = PCT. OF BASE RATE

D = INCR. LIMIT FACTOR

K = SEECIAL MULTIFLEX WOD

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

CONTROL # 001 TERM ID R053R05C

FOLICY # 530UCKC7525

PROCESS DATE 06/18/84 OPER INITIALS RJM AAR PREV POL # 53SMPCF7025

PAGE

**FOLICY NUMBER:** 

53 UUC KC7525

EFFECTIVE DATE:

03/27/84

CLASS INFORMATION

PREMIUM BASIS:

RATING BASIS:

STATE: NV

TERR: 001

LOC: 004

BLDG: 00f

CLASS CD:

59993

AREA

PER 100

(MED PAY)

BI ((A)1.400 X (D)1.70 X (1).85

(P)1.720 (K).85 =Х

100) Х ((Q)100 /

2.00

1.00

1.00

PD ((A).015 X (D)4.00 X (I).85 (K).85 Х = (P).043 X ((Q)100 / 100)

PREMISES MEDICAL ((A)1.400 Х (AL).23Х (I).85

(P),233 Х ((Q)100 / 100) Χ (K) 185 ===

STATE: NV

TERR: 001

02

LOC: 005

BL.DG: 001

CLASS CD:

651215

RATING BASIS: PER 100

PREMIUM BASIS:

(MED PAY)

BI ((A)4.900 (D)2.05 X (I).85 Х

(P)7.258 (K).85

Χ ((Q)400 / 100) = 29.00

PD ((A),030 X (D)4,00 X (I).85 (K).85Х

/ 100) ((Q)400 = (P).087 X

1.00

FREMISES MEDICAL ((A)4.900 Х (AL).20 Х (I).85

> (P).708 Х ((Q)400 / 100) Χ (K).85

==

3.00

STATE: ID

TERR: 001

LOC: 003

BLDG: 001

CLASS CD: 651215

02

PREMIUM BASIS:

AREA

RATING BASIS:

PER 100

KEYS:

A = BASE RATE

I = SCHEDULE/IRPM MOD

P = FINAL RATE

AL = PCT. OF BASE RATE

D = INCR. LIMIT FACTOR

R = SPECIAL MULTIFLEX MOD

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

POLICY # 53UUCKC7525

CONTROL # 001 TERM ID R053R05C ROCESS DATE 06/18/84 OPER INITIALS RUM AAR PREV POL # 535MPCF/025

POLICY NUMBER:

53 UUC KC7525

EFFECTIVE DATE:

03/27/84

CLASS INFORMATION

CLASS CD:

13812

01

STATE: ΝV

CLASS DESCRIPTION:

OIL OR GAS OPERATIONS IN THE FIELD-BROAD FORM COVERAGE

STOP-GAP COVERAGE

CLASS CD:

09997

STATE:

NV

CLASS DESCRIPTION:

ALL OTHERS

PREMISES (SUBLINE 314)

STATE: NV

TERR: 001

LOC: 001

BLDG: 001

CLASS CD:

73800

(SUBLINE 325) LIMIT OF LIABILITY

PREMIUM BASIS: RATING BASIS: FER 100

(A RATED)

X (AW).25 X (I).85 PD ((*A).227

= (P).041X (K) 85

((Q)25,000 / 100) =

(STD)

10.00

1.00

STATE: NV

TERR: 001

PD MPD

LOC: 002

BLDG: 001

CLASS CD:

65198

PREMIUM BASIS: AREA RATING BASIS:

OLT

PER 100

(MED PAY)

Х **(**D) 1.70 BI ((A)1.700

(P)2.088 (K).85 Х

Х ((Q)900, 100) =

19.00

(K).85 PD ((A).016/ X (D)4.00 X (I).85 Χ

= (P) **1**046 X ((Q)900 / 100)

 $X^{(1)}.85$ 

PREMISES MEDICAL ((A) 1.700 Х (AL).23 X (I).85

 $(K).85 = (P).283 \times ((Q)900 \% 100)$ 

3.00

1.00

KEYS: * = OVERRIDE

A = BASE RATE

I = SCHEDULE/IRPM MOD

P = FINAL RATE

AL = PCT. OF BASE RATE

D = INCR. LIMIT FACTOR

K = SPECIAL MULTIFLEX MOD

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

POLICY # 53UUCKC7525

CONTROL # 001 TERM ID R053R05C PROCESS DATE 06/18/84 OPER INITIALS RUM AAR PREV POL # 53SMPCF7025

POLICY NUMBER:

53 UUC KC7525

EFFECTIVE DATE:

03/27/84

HEADQUARTER STATE:

STATE RATING MODIFICATION FACTORS AND COMMISSIONS

NV

STATE

NV TD

SCHEDULE/IRPM MOD

.850 .850

MULTI-FLEX PROGRAM MOD:

.850 .800

NORMAL LINE COMMISSION

20.0 20.0

CLASS INFORMATION

PREMISES (SUBLINE 314)

CLASS CD:

73800

STATE:

NV

CLASS DESCRIPTION:

FIRE DAMAGE LEGAL LIABILITY

(ENDT L-3037 APPLIES)

CLASS CD:

65198

STATE:

N۷

CLASS DESCRIPTION:

BUILDINGS OR PREMISES-BANK, MERCANTILE, MANUFACTURING OR OFFICE, NOT OCCUPIED BY THE INSURED-(LESSOR'S RISK ONLY)

CLASS CD:

59993

STATE:

N∀

CLASS DESCRIPTION:

WAREHOUSES-PRIVATE (MERCANTILE)-BUILDINGS OR FREMISES USED EXCLUSIVELY FOR STORING MERCHANDISE OF INSURED WHERE NO SALES OPERATIONS ARE CONDUCTED AND WHICH ARE ENTIRELY SEPARATED FROM INSURED'S STORES OR OTHER SALES PLACES

CLASS CD:

651218

02 STATE: NV. ID

CLASS DESCRIPTION:

BUILDING OR PREMISES-OFFICE

OPERATIONS (SUBLINE 313)

CLASS CD:

13841

01

STATE:

N۷

CLASS DESCRIPTION:

GEOPHYSICAL EXPLORATION-ALL EMPLOYEES-INCLUDING COMPLETED OPERATIONS (ENDT L-3004 APPLIES)

FRODUCTS (SUBLINE 316)

CLASS CD:

59993 33

STATE:

NV

CLASS DESCRIPTION:

RETAIL STORES-NOT FOOD OR DRINK

CONTRACTUAL-BLANKET COVERAGE (SUBLINE 311)

#### POLICY INFORMATION

NAMED INSURED: LACANA MINING, INC.

PRODUCER CODE AND NAME: 600342 RAMSEY-MASTROIANNI INS INC

5 HARTFORD ACCIDENT AND INDEMNITY COMPANY COMPANY CODE AND NAME:

EFFECTIVE DATE: 03/27/84 EXPIRATION DATE: 03/27/85

AUDIT PERIOD: ANNUAL SMF PROGRAM: INDUSTRIAL

LARGE RISK

LIMITS OF LIABILITY BI \$ 500,000 EACH OCCUR \$ 500,000 AGGR PD \$ 500,000 EACH OCCUR \$ 500,000 AGGR		PREMIUM
OWNERS, LANDLORDS AND TENANTS MANUFACTURERS AND CONTRACTORS PRODUCTS CONTRACTUAL	\$ \$ \$	48.00 983.00 94.00 56.00
PREMISES MEDICAL PAYMENTS \$ 1,000 EACH PERSON \$ 10,000 EACH ACCIDENT	\$	32.00
SUPPLEMENTAL PERSONAL INJURY \$ 500,000 PER OCCUR	\$	49.00
STOP GAP	\$	22.00
ADDITIONAL COVERAGES BROAD FORM PROPERTY DAMAGE (INCLUDING COMPLETED OPERATIONS)	\$	50.00
FIRE LEGAL (SUBLINE 325)  TOTAL POLICY PREMIUM	\$ \$	11.00

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Burglary

SMP Section I Only

☐ Prepaid

☐ Annual Installment

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AOP Premium Computations

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#### POLICY INFORMATION

NAMED INSURED: LACANA MINING, INC.

PRODUCER CODE AND NAME: 600342 RAMSEY-MASTROIANNI INS INC

EFFECTIVE DATE: 03/27/84

EXPIRATION DATE: 03/27/85

AUDIT PERIOD: ANNUALLY

COVERAGE PART	COMPANY CODE	FREMIUM
FIRE	5	399.00
COMMERCIAL MARINE	5	1,820.00
GENERAL LIABILITY	5	1,365.00

TOTAL POLICY PREMIUM

3,584.00

# Supplementary Coverage Endorsement Personal Injury and Additional Insured Employees)



#### THE HARTFORD

Named Insured and Address

This endorsement forms a part of Policy No......issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

...... 12:01 A.M., standard time Frective date..... at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE SPECIAL MULTI-PERIL POLICY LIABILITY INSURANCE

Insured's Participation ___

#### it is agreed that:

- The insurance afforded under the Coverage for Bodily Injury Liability is extended to apply to damages because of personal injury, subject to the following additional provisions:
  - This extended insurance does not apply:
    - (a) to liability for personal injury assumed by the insured under any contract or agreement;
    - (b) to personal injury arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of
    - to personal injury sustained by any person as the result of an offense directly or indirectly related to the employment of such person by the named insured;
    - to personal injury arising out of libel, slander, defamation, disparagement or violation of an individual's right of privacy, if the first publication or utterance of the same or similar material giving rise to the offense was made prior to the effective date of this
    - (e) to personal injury arising out of any publication or utterance of defamatory or disparaging material concerning any person, organization or business enterprise, or his or its products or services, made by or at the direction of any insured with knowledge of the falsity
    - to personal injury arising out of any publication or utterance of defamatory or disparaging material or material violating an individual's right of privacy made in the course or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the named insured.
  - When used in reference to this insurance:
    - "personal injury" means injury sustained by any person or organization and arising out of a personal injury offense committed during the policy period within the policy territory:
    - "personal injury offense" means (a) false arrest, detention or imprisonment, or malicious prosecution: (b) libel, slander, defamation, disparagement or violation of an individual's right of privacy; or (c) wrongful entry or eviction or other invasion of the right of private occupancy.
  - The "Limits of Liability" provision is amended by adding the following thereto:
    - The total liability of the company for all damages because of all personal injury to which this insurance applies shall not exceed the amount stated in the Schedule as the limit of bodity injury liability and as applicable to "each occurrence".
    - With respect to any claim because of personal injury, the company shall not be liable for a greater proportion of any loss than the difference between the participation percentage, if any, stated above and one hundred percent, and the balance of the loss shall be borne by the insured; provided the company may pay the insured's portion of a loss to effect settlement of the loss, and, upon notification of the action taken, the named insured shall promptly reimburse the company therefor.
- The "Persons Insured" provision is amended to include as an insured any employee of the named insured while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:
  - to bodily injury or personal injury to (a) another employee of the named insured arising out of or in the course of his employment or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof:
  - to property damage to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by (a) another employee of the named insured, or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect I the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a authorized agent of the company shall constitute valid countersignature The company located these documents in its

business records. At this time, the company does not certify that these documents constitute coancomplete and accurate copy of the policy. Authorized Agent

Form L-3991-0 Printed in U.S.A. (NS)

#### PRODUCTS HAZARD EXCEPTIONS

Named Insured and Address

Effective date

.12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that the products hazard does not include bodily injury or property damage arising out of the named insured's products manufactured, sold, handled or distributed in connection with (1) the use of any premises described in this endorsement, owned by or rented to the named insured or (2) any operation, described in this endorsement, conducted by or on behalf of the named insured.

Description of Premises and Operations:

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



THE HARTEORD

### Non-Owned Snowmobiles Endorsement



Policy	Number	
This er	ndorsement forms a part of E HARTFORD INSURANCE	the policy as numbered above, issued GROUP company designated therein,
and lat	kes effect as of the effect	ive date of said policy unless another 🔨

effective date is stated herein.

Effective Date Ef

Effective hour is the same as stated in the Declarations of the policy.

Endt, No.

Named Insured and Address

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

Comprehensive General Liability Insurance Manufacturers and Contractors Liability Insurance Owners, Landlords and Tenants Liability Insurance

It is agreed that Part 2 of Exclusion (c) is replaced by the following:

- (2) The operation or use of any snowmobile or trailer designed for use therewith
- (i) owned or operated by or rented or loaned to any Insured, or
- (ii) operated by any person in the course of his employment by any insured;

Nothing herein contained shall be held to vary, waive, after, or extend any of the terms, conditions, agreements or declarations of the Policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by

Form L-4330-0 Printed in U.S.A. (ISO: Gt 00 26 0381)

# BROAD FORM PROPERTY DAMAGE ENDORSEMENT

(Including Completed Operations)



Named Insured and Address

This endorsement forms a part of Policy No
Effective dateEffective hour is the same as stated in the Declarations of the Policy.
This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:
COMPREHENSIVE GENERAL LIABILITY INSURANCE
CONTRACTUAL LIABILITY INSURANCE

Classification:

It is agreed that the insurance for property damage liability applies, subject to the following additional provisions:

- A. The exclusions relating to **property damage** to (1) property owned, occupied or used by or rented to the **insured** or in the care, custody or control of the **insured** or as to which the **insured** is for any purpose exercising physical control and (2) work performed by or on behalf of the **named insured** arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith, are replaced by the following exclusions (y) and (z):
  - (y) to property damage
    - to property owned or occupied by or rented to the *insured*, or, except with respect to the use of *elevators*, to property held by the *insured* for sale or entrusted to the *insured* for storage or safekeeping,
    - (2) except with respect to liability under a written sidetrack agreement or the use of elevators to
      - (a) property while on premises owned by or rented to the *insured* for the purpose of having operations performed on such property by or on behalf of the *insured*,
      - (b) tools or equipment while being used by the *Insured* in performing his operations,
      - (c) property in the custody of the *insured* which is to be installed, erected or used in construction by the *insured*,
      - (d) that particular part of any property, not on premises owned by or rented to the insured,
        - (i) upon which operations are being performed by or on behalf of the *Insured* at the time of the *property damage* arising out of such operations, or
        - (ii) out of which any property damage arises, or
        - (iii) the restoration, repair or replacement of which has been made or is necessary by reason of faulty workmanship thereon by or on behalf of the *insured*;
  - (z) with respect to the completed operations hazard and with respect to any classification stated above as "including completed operations", to property damage to work performed by the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith.
- B. The insurance afforded by this endorsement shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof) available to the *insured*, such as but not limited to Fire and Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the "Other Insurance" Condition is amended accordingly.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



**Policy Number** 

This endorsement forms a part of the policy as numbered above, issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective Date

Effective hour is the same as stated in the Declarations of the policy.

Endt. No.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

#### REAL PROPERTY - LIABILITY - FIRE

Named Insured and Address

Effective date

..........12:01 A. M., standard time at the address of the named insured stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that the Property Damage Liability Coverage applies to property damage to structures or portions thereof rented to or occupied by a named insured and described in this endorsement, including fixtures permanently attached thereto, if such property damage arises out of fire, subject to the following additional provisions:

 With respect to the insurance provided by this endorsement, all of the exclusions of the policy, other than the Nuclear Energy Liabil Exclusion (Broad Form), are deleted and replaced by the following:

This insurance does not apply to liability assumed by the insured under any contract or agreement.

The limit of liability stated in this endorsement applies separately to the insurance under this endorsement and is in lieu of any other lir of liability stated in the policy.

Description of Property

Limit of Liability Rate (per \$100 of Limit) Premium

each occurrence

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, otl than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement tal effect as of the effective date of the policy and, at issue of said policy forms a part thereof countersignitudes the declarations pare of said policy and authorized agent of the company shall constitute valid countersignature of this endorsement.



business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

# GENERAL POLICY CONDITIONS



The following conditions apply to the entire policy. Additional conditions or modifications of the following conditions may appear in the specific coverage parts forming a part of the policy or in endorsements modifying a specific coverage part.

 Premium — All premiums for this policy shall be computed in accordance with the Company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

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Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period (or part thereof terminating with the end of the policy period) designated in the declarations as the audit period the earned premium shall be computed for such period and, upon notice thereof to the named insured, shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid, the company shall return to the named insured the unearned portion paid by the named insured.

The named insured shall maintain records of such information as is necessary for premium computation, and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

 Policy Term and Time of Inception — The policy term under this policy begins and ends 12:01 a.m. standard time at the address of the named insured listed first in Item Number 1 of the Summary Declarations Page unless specified otherwise in the conditions of the coverage parts.

To the extent that coverage in this policy replaces coverage in other policies ending noon standard time on the inception date of the policy, coverage under this policy shall not become effective until such other coverage has ended.

- Assignment Assignment of interest under this
  policy shall not bind the Company until its consent
  is endorsed hereon. However, if the named insured shall die, this insurance shall apply:
  - a. to the named insured's legal representative, as the named insured, but only while acting within the scope of his duties as such; or
  - to the person having temporary custody of the property of the named insured but only until the appointment and qualification of the legal representative.
- 4. Insurance Under More Than One Coverage Part or Endorsement — In the event that more than one coverage part or endorsement of this policy insures the same loss, damage or claim, the Company shall not be liable for more than the actual loss or damage sustained by the insured.
- 5. Waiver or Change of Provisions Notice to any agency or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy, nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy.
- Cancellation This policy or any coverage part may be cancelled by the named insured by mailing to the Company notice of the date cancellation is to take effect.

The Company may cancel this policy or any coverage part by mailing to the named insured at the address shown in the Summary Declarations, written notice which will state the effective date of cancellation which ends the policy or coverage part.

If the Company cancels the policy for non-payment of premium, it will give the named insured at least ten (10) days notice.

If the Company cancels, earned premium shall be computed pro-rata. If the named insured cancels, the earned premium shall be the pro-rata earned

The company located these documents in its business records. At this time, the company Printed in USA (NS) does not certify that these documents of the policy.

premium plus 10% of the pro-rata unearned premium. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of uenarned premium is not a condition of cancellation.

If Boiler and Machinery Insurance Coverage Part forming a part of this policy is cancelled by the named insured singularly or in conjunction with the cancellation of other coverage parts, the Boiler and Machinery insurance earned premium shall be the pro rata earned premium plus 25% of the pro rata unearned premium.

Delivery of such written notice either by the named insured or the Company shall be equivalent to mailing.

7. Declarations — By acceptance of this policy, the insured agrees that the statements in the Declarations are his agreements and representations of the Insured, that this policy is issued in reliance upon the truth of such representations, and that this policy embodies all agreements existing between himself and the Company or any of its agents relating to this insurance.

#### ADDITIONAL INSURED

(Premises Leased to the Named Insured)



Named Insured and Address

Policy Number	
nated therein, and tak	rms a part of the policy as numbered above, FFORD INSURANCE GROUP company designess effect as of the effective date of said policy e date is stated herein.
Effective Date	Effective hour is the same as stated in the Declarations of the policy.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE STOREKEEPERS' LIABILITY INSURANCE

It is agreed that the "Persons Insured" provision is amended to include as an *insured* the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the *named insured*, and subject to the following additional exclusions:

The insurance does not apply:

Designation of Premises (Part Leased to Named Insured)

- 1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
- to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

#### **SCHEDULE**

Premiums

Bodily Property
Name of Person or Organization Injury Damage
(Additional Insured) Liability Liability

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by

## Comprehensive General Liability Insurance Coverage Part



This Coverage Part forms a part of Policy No	issued by THE HARTEORD INSURANCE GROUP
Command desired the sain and below affect as of the affective day.	and any and any and any and any and any and any any any any any any any any any any
Company designated therein, and takes effect as of the effective date of	said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy) 

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the named insured as follows:

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having

Coverages		Advance Pr	emiums		LIA	ilts of Lieb	läty	
A — Bodily Injury Liability		6			\$		.000 each	OCCUITENCE
•					\$	<del></del>	,000 aggn	egate
B — Property Demage Liability		\$			\$		,000 sech	<b>DCCUMPROS</b>
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Rating Classifications Entries herein, except as specifically provided where in this policy, do not modify any of the	i else-	Code No.	Premium Bases	Rates	,		Advance P	
where at this policy, do not modify any of the provisions of this policy.	Onset			BT.	•	P.D.	B.J.	P.D.
a) Premises — Operations			(a) Area (b) Frontage (c) Remuneration (d) Receipts	(b) Per	Line	Sq.Ft. of Area ar Foot ) of Remun. ) of Receipts	f	
b) Escalators			(e) Landings	(e) Per	Land	ling		
c) Independent Contractors			(f) Cost	(f) Per s	100	of Cost		
d) Completed Operations			(g) Receipts			00 of Receipts		
e) Products			(h) Sales	(h) Per	\$1,0	00 of Sales		į.
•		}						
orm Numbers of Endorsements forming part of	4	Courses B	et et leeue	TOTA	ا ـ ـ	<u> </u>	- <del></del>	

If the Policy Period is more than one year, the Premium is Payable:

On effective date of Policy \$

1st Anniversary S

2nd Anniversary \$

The conditions and provisions printed on pages CGL-2 and CGL-3 of this form are hereby referred to and made a part hereof

This Coverage Part shall not be binding unless countersigned by a duty authorized agent of the company, provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy

effect as of the effective date of the company shall constitute valid countersignature of this Coverage fath is time, the company by a duly authorized agent of the company shall constitute valid countersignature of this Coverage fath is time, the company does not certify that these documents constitute. a complete and accurate copy of the policy

## Comprehensive General Liability Insurance Coverage Part (Continued)

#### L COVERAGE A - BODILY INJURY LIABILITY

#### COVERAGE 8 - PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of

Coverage A - bodily injury or

Coverage B - property damage

to which this insurance applies, caused by an occurrence, and the compeny shall have the right and duty to defend any suit against the insured seeking damages on account of such bookly injury or property damage, even if any of the allegations of the suit are groundless, take or traudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or auttlements.

#### **Exclusions**

This insurance does not apply:

- (a) to flability assumed by the insured under any contract or agreement except an incidental contract; but this exclusion does not apply to a warranty of fitness or quality of the named insured's products or a warranty that work performed by or on behalf of the named insured will be done in a workmanlike manner;
- (b) to bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (1) any automobile or aircraft owned or operated by or rented or loaned to any insured, or
  - (2) any other automobile or aircraft operated by any person in the course of his employment by any insured;

but this exclusion does not apply to the parking of an automobile on premises owned by, remed to or controlled by the named insured or the ways immediately adjoining, if such automobile is not owned by or rented or loaned to any insured;

- (c) to bodily injury or property damage arising out of (1) the ownership, maintenance, operation, use, loading or unloading of any mobile equipment while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity or (2) the operation or use of any snowmobile or trailer designed for use therewith:
- (d) to bodily injury or property damage arising out of and in the course of the transportation of mobile equipment by an automobile owned or operated by or rented or toaned to any insured;
- (e) to bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (1) any watercraft owned or operated by or rented or loaned to any insured, or
  - any other watercraft operated by any person in the course of his employment by any insured;

but this exclusion does not apply to watercraft while ashore on premises owned by, rented to or controlled by the named

- to bodily injury or property damage arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, furnes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other intlants, contaminants or pollutants into or upon tand, the atmos-phere or any water course or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental;
- to bodily injury or property damage due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to
  - (1) liability assumed by the insured under an incidental con-PRCL OF

- (h) to bodily injury or property damage for which the insured of the indemnitee may be held liable
  - (1) as a person or organization engaged in the business of eastufacturing, distributing, selling or serving atcondic buve
  - (2) if not so engaged, as an owner or lessor of premises used for such purposes.

If such liability is imposed

- (i) by, or because of the violation of, any statute, ordinaries of regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage, or
- by reason of the setting, serving or giving of any etcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contibutes to the intoxication of any per-

but part (ii) of this exclusion does not apply with respect to liability of the insured or his indemnitee as an owner or lessor described in (2) above:

- to any obligation for which the *insured* or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar
- to bodily injury to any employee of the insured arising out of and in the course of his employment by the insured or to any obligation of the insured to indemnify another because of damages arising out of such injury; but this exclusion does not apply to liability assumed by the insured under an incidental contract:
- (k) to property demage to
  - (1) property owned or occupied by or rented to the insured,
  - (2) property used by the insured, or
  - property in the care, custody or control of the insured or as to which the insured is for any purpose exercising physical con-(3)

but parts (2) and (3) of this exclusion do not apply with respect toliability under a written sidelrack agreement and part (3) of this exclusion does not apply with respect to property damage tother than to elevators) arising out of the use of an elevator at premises owned by, rented to or controlled by the named insured;

- to property damage to premises alienated by the named insured arising out of such premises or any part thereof;
- (m) to loss of use of tangible property which has not been physically Injured or destroyed resulting from
  - (1) a delay in or lack of performance by or on behalf of the named insured of any contract or agreement, or
  - the failure of the named insured's products or work performed by or on behalf of the named insured to meet the level of performance, quality, fitness or durability warranted or represented by the named insured;

but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the named insured's products or work performed by or on behalf of the named insured after such products or work have been put to use by any person or organization other than an insured:

- (n) to property damage to the named insured's products arising out of such products or any part of such products;
- (0) to property damage to work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment turnished in connection therewith;
- to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the named insured's products or work completed by or for the named insured or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;

The company located these documents in its (2) expenses for first aid under the Supplementary Payments pro- business incoming the Atothis of me, the company to does not certify that these documents constitute a complete and accurate copy of the policy.

## Comprehensive General Liability Insurance Coverage Part (Continued)



- (2) the collapse hazerd in connection with operations identified in this policy by a classification code number which includes the symbol "c",
- (3) the underground property damage hazard in connection with operations identified in this policy by number which includes the symbol "u".

## L PERSONS INSURED

Each of the following is an insured under this insurance to the extent set forth below:

- (a) if the named insured is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor, and the spouse of the named insured with respect to the conduct of such a business:
- (b) if the named insured is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his fiability as such;
- (c) if the named insured is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
- (d) any person (other than an employee of the named insured) or organization while acting as real estate manager for the named insured; and
- (e) with respect to the operation, for the purpose of locomotion upon a public highway, of mobile equipment registered under any motor vehicle registration law.
  - an employee of the named insured while operating any such equipment in the course of his employment, and
  - (ii) any other person while operating with the permission of the named insured any such equipment registered in the name of the named insured and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization;

provided that no person or organization shall be an insured under this paragraph (e) with respect to:

- (1) bodify injury to any fellow employee of such person injured in the course of his employment, or
- (2) properly damage to property owned by, rented to, in charge of or occupied by the named insured or the employer of any person described in subparagraph (ii).

This insurance does not apply to bodily injury or property damage arising out of the conduct of any partnership or joint venture of which the insured is a partner or member and which is not designated in this policy as a named insured.

## EL LIMITS OF LIABILITY

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain bodily injury or property damage, or (3) claims made or suits brought on account of bodily injury or property damage, the company's liability is limited as follows:

Coverage A — The total liability of the company for all damages, including damages for care and loss of services, because of bodily injury sustained by one or more persons as the result of any one occurrence shall not exceed the limit of bodily injury liability stated in the schedule as applicable to "each occurrence".

Subject to the above provision respecting "each occurrence", the total flability of the company for all damages because of (1) all bodily injury included within the completed operations hazard and (2) all bodily injury included within the products hazard shall not exceed the limit of bodily injury liability stated in the schedule as "aggregate".

Coverage B — The total liability of the company for all damages because of all property damage sustained by one or more persons or organizations as the result of any one occurrence shall not exceed the limit of property damage liability stated in the schedule as applicable to "each occurrence".

Subject to the above provision respecting "each occurrence", the total liability of the company for all damages because of all property damage to which this coverage applies and described in any of the numbered subparagraphs below shall not exceed the limit of property damage liability stated in the schedule as "aggregate":

- (1) all property damage arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including property damage for which liability is assumed under any incidental contract relating to such premises or operations, but excluding property damage included in subparagraph (2) below;
- (2) all property damage arising out of and occurring in the course of operations performed for the named insured by independent contractors and general supervision thereof by the named insured, including any such property damage for which liability is assumed under any incidental contract relating to such operations, but this subparagraph (2) does not include property damage arising out of maintenance or repairs at premises owned by or rented to the named insured or structural afterations at such premises which do not involve changing the size of or moving buildings or other structures;
- (3) all property damage included within the products hazard and all property damage included within the completed operations hazard.

Such aggregate limit shall apply separately to the property damage described in subparagraphs (1), (2) and (3) above, and under subparagraphs (1) and (2), separately with respect to each project away from premises owned by or rented to the named insured.

Coverages A and B — For the purpose of determining the limit of the company's liability, all bodily injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

#### IV. POLICY TERRITORY

This insurance applies only to bodily injury or property damage which occurs within the policy territory.

#### CLAIM SUPERVISORS EDUCATIONAL PROGRAM

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#### AGGREGATE LIMITS AND DEDUCTIBLES

#### FOR CASUALTY COVERAGES

by: D. B. Connell
O. E. Kocsis
E. A. Rosa

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#### References:

- 1. Attached Article, pages 1 3
- 2. Form L-4152, Amendment-Limits of Liability
- 3. Form L-3503, Comprehensive General

Liability Insurance

DISTRIBUTED FOR EDUCATIONAL PURPOSES ONLY does not certify that these documents constitute a complete and accurate copy of the policy.

## AGGREGATE LIMITS FOR CASUALTY COVERAGES

In today's changing economic climate aggregate limits have taken on an added significance. The Hartford is currently writing more commercial casualty policies where these limits apply. The purpose of this bulletin is to explain what aggregate limits are and how they operate.

The presence of an aggregate limit as part of policy limits is intended to confine the company's exposure to a certain dollar amount for a one year policy period regardless of how many covered bodily injury or property damage claims are reported.

It is important to make certain that the aggregate limit applies to a particular claim. In order to determine whether the aggregate limit applies to a particular claim you must refer to the policy terms and conditions.

Consider, for example, the following brief summary of the aggregate limit provisions of our standard comprehensive general liability form and single limit endorsement:

## COMPREHENSIVE GENERAL LIABILITY COVERAGE PART (L 3503)

- A With respect to bodily in jury, the aggregate limit applies to products and completed operations only.
- B With respect to property damage, the aggregate limit applies separately to certain kinds of claims:
  - 1. Claims arising out of premises or operations rated on a remuneration basis (income).
  - 2. Claims arising out of operations performed for insured by independent contractors.
  - 3. Product and completed operations claims.
  - 4. Also, as regards #1 and #2 above, the aggregate limit applies separately to each project away from premises owned or rented to insured.

AMENDMENT - LIMITS OF LIABILITY (L 4152) - The effect of this endorsement is to change the limits from an occurrence/aggregate basis to a single limit basis. However, the insured must still select the method by which the aggregate feature of the single limit will operate.

- A DIVISION I If Division I is selected the aggregate limit applies to both bodily injury and property damage, and applies separately to certain kinds of claims:
  - 1. Claims arising out of premises and operations rated on a remuneration basis (income).
  - 2. Claims arising out of operations performed for insured by independent contractors. The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

- 3. Product and completed operations claims.
- 4. Contractual liability claims.
- 5. Also, as regards #1 and #2 above, the aggregate limit applies separately to each project away from premises owned or rented to insured.

B - DIVISION II - If insured selects Division II aggregate, the aggregate limit applies to all bodily injury and property damage of whatever kind.

The aggregate limit may apply to expense as well as indemnity payments if the policy contains an absolute limit endorsement. When requesting coverage from regional where aggregate limits apply you should request if the policy has an absolute limit endorsement. Host regionals are aware of the accounts that have this endorsement but the additional reminder may be beneficial.

When a claim is reported to which the aggregate limit applies it is important to determine the amount of the aggregate remaining in the applicable policy period on both an outstanding reserve and paid basis before a reserve is posted on the new claim reported. This can be accomplished by using an IN-06 Inquiry from which can be extracted those claims to which the aggregate limit would apply. Obviously if you find that the total dollars paid against the aggregate equals the dollar amount of the aggregate limit then there is no coverage under the policy for the new claim reported. If you find that less than the aggregate limit has been paid during the applicable policy year but the total reserves equal the aggregate limit then an adjustment of a reserve or reserves on outstanding claims must be made in order to accommodate a reserve for the new claim.

Whenever the total net loss (paid indemnity on open and closed claims plus paid expense, when applicable) for a policy year equals or exceeds 90% of an aggregate limit it is important to put the insured on notice in writing. If there is an excess carrier then notification to the excess carrier must be sent also. FOCS currently generates an Aggregate Limits Exception Report which is sent to the regional. The regional then alerts the handling field office. (See Page A-4 of FOCS/CCPS Outputs Reports Manual and A-1 of the Claim Department Output Reports Manual).

There are, of course, other coverages which may have aggregate limits applicable. The operation of the limit as it applies to other coverages is similar to that described above. Some of the other coverages to which an aggregate limit may apply are:

- 1. Coverage B (Property Damage) of the Owners: Contractors' Protective Liability Policy.
- 2. Hospital Professional Liability Insurance Policy
- 3. Physicians: Surgeons' and Dentists' Professional, Liability Insurance Policy
- 4. Endorsement Amendment Limits of Liability (Single Limit). This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

Comprehensive General Liability Insurance Completed Operations and Products Liability Insurance.

Manufacturers' and Contractors' Liability Insurance

Owners', Landlords' and Tenants' Liability Insurance

Contractual Liability Insurance

Owners' and Contractors' Protective Liability Insurance

#### AGGREGATE DEDUCTIBLE

Some policies provide for a certain dollar amount to be deducted from the settlement paid on each individual claim. The amount deducted is to be paid by the insured. The Company issues a check for full payment of the claim and is reimbursed by the insured for the amount of the deductible.

Some deductibles are in substantial amounts of money. On policies involving large deductibles an aggregate deductible is usually assigned. The aggregate deductible is intended to put a cap on the amount to be deducted (paid by insured) during each annual policy term.

An example would be to have a \$1,000,000 deductible per claim on the products-completed operations coverage. The aggregate deductible may be \$4,000,000. When the accumulated deductibles reach \$4,000,000 during any policy year, the deductible would no longer be applicable. Some deductibles may include expense as well as indemnity payments. An IN-06 would provide a status report as to how much of the aggregate deductible amount remains for any policy year.

A monthly report is also provided to the insured concerning the status of the amounts paid subject to the aggregate deductible. The producing regional is provided with a copy of that report.

## Amendment — Limits of Liability (Single Limit)



Named Insured and Address

- (Coverage Part "OCP")

issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.	
Effective date Effective hour is the same as stated in the Declarations of the policy.	
This endorsement modifies such insurance as is afforded by the provisions of the policy relating to	the following:
COMPREHENSIVE GENERAL LIABILITY INSURANCE	- (Coverage Part "CGL")
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE	<ul><li>— (Coverage Part "CO/PR")</li><li>— (Coverage Part "MC")</li></ul>
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE	(Coverage Part "OLT")
CONTRACTUAL LIABILITY INSURANCE	- (Coverage Part "K")
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE	- (Coverage Part "OCP")

#### SCHEDULE

The limit of the company's liability against the following coverages, as afforded under the provisions of each Coverage Part designated by symbol herein, shall be as stated herein, subject to all the terms of this endorsement and the policy having reference thereto.

Coverages	Coverage Perts	Lim	its of Liability
Sodily Injury Liability and Property Damage Liability		\$	,000 each occurrence
, and a second accounty		\$	,000 aggregate — Division 1
		<u>\$</u>	,000 aggregate — Division 2
Bodily Injury Liability and Property Damage Liability		\$	.000 each occurrence

Civision 1 — Applicable to damages because of bodily injury and property damage as specified in paragraph (b) in the "Limits of Liability" provision of this endorsement.

Oivision 2 — Applicable to damages because of all bodily injury and property damage as stated in paragraph (c) in the "Limits of Liability" provision of this endorsement.

It is agreed that, with respect to each of the Coverage Parts designated in the Schedule of this endorsement, the "Limits of Liability" provision thereof is amended to read as follows:

#### LIMITS OF LIABILITY

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain bodlly injury or property damage, (3) claims made or suits brought on account of bodily injury or property demage or (4) automobiles or mobile equipment to which this policy applies, the company's liability is limited as follows:

## Bodily Injury Liability and Property Damage Liability Coverage

(a) The limit of liability stated in the Schedule of this endorsement as applicable to "each occurrence" is the total limit of the company's liability under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of bodily injury, including damages for care and loss of services, and all property damage as the result of any one occurrence; provided that, with respect to any one occurrence for which notice of this policy is given in lieu of security or when this policy is certified as proof of financial responsibility for the future under the provisions of the motor vehicle financial responsibility law of any state or provide the separate limits required by such law, but the separate application of such limit shall not increase the total limit of the company's liability. business records. At this time, the company

does not certify that these documents constitute a complete and accurate copy of the policy.

- (b) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate Division 1" is, subject to provision (a) hereof respecting "each occurrence", the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all bodity bylary and property damage which is included in any of the numbered subparagraphs below and, in subparagraph (3), with respect either to the bedily largery or property damage, or to the bodily injury and property damage (within one or both the hazards identified therein) for which insurance is actually afforded under at least one such Coverage Part:
  - (1) all property damage arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts' basis, including property damage for united liability is assumed under any inclidental contract relating to such premises or operations, but excluding property damage included in subparagraph (2) below:
  - (2) all property damage arising out of end upguring in the course of operations performed for the named incured by independent contractors, and general supervision thereof by the patient including any such property damage for which liability is assumed under any inclidental contract relating to such specialism, but this subparagraph (2) does not include property damage arising out of maintenance arising out of maintenance are repairs at premises owned by or seried to the named insured or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
  - (3) all bodily injury and property demags included within the completed operations hazard and all bodily injury and property demagn included within the products hazard;
  - (4) all property damage for which liability is lassumed under any contract, other than an incidental contract, to which the Contractual Liability Insurance, if afforded, applies.

Such "appregate - Division 1" limit shall apply separately:

- to the property damage included in subparagraphs (1) and (2) and separately with respect to each project away from premises owned by or rented to the named insured;
- (ii) to the sum of the damages for all bodfly injury and property damage included in subparagraph (3) and for which insurance, if any, is afforded as stated in paragraph (b) above;
- (ii) to the property damage included in subperagraph (4) and separately with respect to each project away from premises owned by or rented to the named incured.
- (c) The limit of liability, if any, stated in the Schedule of this endorsement as "aggregate Division 2" is, subject to provision (a) hereof respecting "each occurrence", the total liability of the company under all Coverage Parts designated in the Schedule with respect to such stated limit of liability for all damages because of all bodily injury and property damage.
- (d) For the purpose of determining the limit of the company's liability, all bodity injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

Nothing herein contained shall be held to vary, waive, after, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duty authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duty authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned	by
	AIRMARAT ACAM

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## AGGREGATE LIMITS AND DEDUCTIBLES

#### FOR CASUALTY COVERAGES

D. B. Connell by: O. E. Kocsis

E. A. Rosa

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#### References:

- Attached Article, pages 1 3
- 2. Form L-4152, Amendment-Limits of Liability
- 3. Form L-3503, Comprehensive General

Liability Insurance

The company located these documents in its business records. At this time, the company DISTRIBUTED FOR EDUCATIONAL PURPOSES AND these documents constitute a complete and accurate copy of the policy.

#### AGGREGATE LIMITS FOR CASUALTY COVERAGES

In today's changing economic climate aggregate limits have taken on an added significance. The Hartford is currently writing more commercial casualty policies where these limits apply. The purpose of this bulletin is to explain what aggregate limits are and how they operate.

The presence of an aggregate limit as part of policy limits is intended to confine the company's exposure to a certain dollar amount for a one year policy period regardless of how many covered bodily injury or property damage claims are reported.

It is important to make certain that the aggregate limit applies to a particular claim. In order to determine whether the aggregate limit applies to a particular claim you must refer to the policy terms and conditions.

Consider, for example, the following brief summary of the aggregate limit provisions of our standard comprehensive general liability form and single limit endorsement:

## COMPREHENSIVE GENERAL LIABILITY COVERAGE PART (L 3503)

- A With respect to bodily injury, the aggregate limit applies to products and completed operations only.
- B With respect to property damage, the aggregate limit applies separately to certain kinds of claims:
  - 1. Claims arising out of premises or operations rated on a remuneration basis (income).
  - 2. Claims arising out of operations performed for insured by independent contractors.
  - 3. Product and completed operations claims.
  - 4. Also, as regards #1 and #2 above, the aggregate limit applies separately to each project away from premises owned or rented to insured.

AMENDMENT - LIMITS OF LIABILITY (L 4152) - The effect of this endorsement is to change the limits from an occurrence/aggregate basis to a single limit basis. However, the insured must still select the method by which the aggregate feature of the single limit will operate.

- A DIVISION I If Division I is selected the aggregate limit applies to both bodily injury and property damage, and applies separately to certain kinds of claims:
  - 1. Claims arising out of premises and operations rated on a remuneration basis (income).
  - 2. Claims arising out of operations performed for insured by independent contractors. The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

- 3. Product and completed operations claims.
- 4. Contractual liability claims.
- 5. Also, as regards #1 and #2 above, the aggregate limit applies separately to each project away from premises owned or rented to insured.

B - DIVISION II - If insured selects Division II aggregate, the aggregate limit applies to all bodily injury and property damage of whatever kind.

The aggregate limit may apply to expense as well as indemnity payments if the policy contains an absolute limit endorsement. When requesting coverage from regional where aggregate limits apply you should request if the policy has an absolute limit endorsement. Most regionals are aware of the accounts that have this endorsement but the additional reminder may be beneficial.

When a claim is reported to which the aggregate limit applies it is important to determine the amount of the aggregate remaining in the applicable policy period on both an outstanding reserve and paid basis before a reserve is posted on the new claim reported. This can be accomplished by using an IN-06 Inquiry from which can be extracted those claims to which the aggregate limit would apply. Obviously if you find that the total dollars paid against the aggregate equals the dollar amount of the aggregate limit then there is no coverage under the policy for the new claim reported. If you find that less than the aggregate limit has been paid during the applicable policy year but the total reserves equal the aggregate limit then an adjustment of a reserve or reserves on outstanding claims must be made in order to accommodate a reserve for the new claim.

Whenever the total net loss (paid indemnity on open and closed claims plus paid expense, when applicable) for a policy year equals or exceeds 90% of an aggregate limit it is important to put the insured on notice in writing. If there is an excess carrier then notification to the excess carrier must be sent also. FOCS currently generates an Aggregate Limits Exception Report which is sent to the regional. The regional then alerts the handling field office. (See Page A-4 of FOCS/CCPS Outputs Reports Manual and A-1 of the Claim Department Output Reports Manual).

There are, of course, other coverages which may have aggregate limits applicable. The operation of the limit as it applies to other coverages is similar to that described above. Some of the other coverages to which an aggregate limit may apply are:

- 1. Coverage B (Property Damage) of the Owners: Contractors' Protective Liability Policy.
- 2. Hospital Professional Liability Insurance Policy
- 3. Physicians: Surgeons' and Dentists' Professional, Liability Insurance Policy
- 4. Endorsement Amendment Limits of Liability (Single Limit). This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

Comprehensive General Liability Insurance Completed Operations and Products Liability Insurance.

Manufacturers' and Contractors' Liability Insurance

Owners', Landlords' and Tenants' Liability Insurance

Contractual Liability Insurance

Owners' and Contractors' Protective Liability Insurance

#### AGGREGATE DEDUCTIBLE

Some policies provide for a certain dollar amount to be deducted from the settlement paid on each individual claim. The amount deducted is to be paid by the insured. The Company issues a check for full payment of the claim and is reimbursed by the insured for the amount of the deductible.

Some deductibles are in substantial amounts of money. On policies involving large deductibles an aggregate deductible is usually assigned. The aggregate deductible is intended to put a cap on the amount to be deducted (paid by insured) during each annual policy term.

An example would be to have a \$1,000,000 deductible per claim on the products-completed operations coverage. The aggregate deductible may be \$4,000,000. When the accumulated deductibles reach \$4,000,000 during any policy year, the deductible would no longer be applicable. Some deductibles may include expense as well as indemnity payments. An IN-06 would provide a status report as to how much of the aggregate deductible amount remains for any policy year.

A monthly report is also provided to the insured concerning the status of the amounts paid subject to the aggregate deductible. The producing regional is provided with a copy of that report.

## GENERAL LIABILITY INSURANCE POLICY PROVISIONS ENDORSEMENT



This General Liability Provisions Endorsement shall apply only with respect to such insurance as is alforded by coverage parts to which it is attached, forming a part of this policy.

Hereafter, the use of the word "policy" in any coverage part of which this endorsement forms a part (or any other form or endorsement forming a part of, changing or applicable to the coverage part) shall be deemed to mean that coverage part only. The word "policy" shall not include other coverage parts of which this endorsement forms a part.

#### COVERAGE

insurance afforded by the Coverage Parts, subject to such limits of liability as are stated therein and subject to all the terms of the policy having reference thereto.

#### SUPPLEMENTARY PAYMENTS

The Company will pay, in addition to the applicable limit of liability:

- A. All expenses incurred by the Company, all costs taxed against the insured in any suit defended by the Company, and all interest on the entire amount of any judgment therein which eccure after entry of the judgment and before the Company has paid or tendered or deposited in court that peri of the judgment which does not exceed the limit of the Company's liability thereon:
- B. Premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the appticable limit of liability of this policy, and the cost of ball bonds required on the insured because of socident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed \$250 per ball bond, but the Company shall have no obligation to apply for or furnish any such bonds;
- C. Expenses incurred by the tasuted for lirst sid to others at the time of an accident, for bodity injury to which this policy applies;
- D. Reasonable expenses incurred by the insured at the Company's request in assisting the Com-

pany in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed \$100 per day.

#### DEFINITIONS

When used in the Coverage Parts (including endorsements forming a part hereof):

- A. Automobile means a land motor vehicle, trailer or semi-trailer designed for travel on public roads (including any machinery or apparetus attached thereto), but does not include Mobile Equipment.
- B. Bodily Injury means Bodily Injury, sickness or disease sustained by any person which occurs during the policy period, including death at any time resulting therefrom.
- C. Collapse Hazard includes "structural property damage" as defined herein and Property Demage to any other property at any time resulting therefrom, "Structural property damage" means the collapse of or structural injury to any building or structure due to:
  - grading of land, excavating, borrowing, filling, back-filling, tunnelling, pile driving, cofferdam work or caisson work; or
  - moving, shoring, underpinning, raising or demolition of any building or structure or removal or rebuilding of any structurel support thereof.

The Collapse Hazard does not include Property Damage:

- arising out of operations performed for sne Named insured by independent contractors;
- 2. Included within the Completed Operations Hazard or the Underground Property Damage Hazard; or
- for which liability is assumed by the insured under an incidental Contract.
- D. Completed Operations Hazard includes Bodily injury and Property Damage arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the Bodily Injury or Property Damage occurs after such operations have

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been completed or abandoned and occurs away from premises owned by or rented to the Named Insured. "Operations" include materials, parts or equipment turnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- when all operations to be performed by or on behalf of the Named Insured under the contract have been completed:
- when all operations to be performed by or on behalf of the Named (named at the site of the operations have been completed; or
- 3. when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The Completed Operations Hazard does not include Bodily Injury or Property Damage arising out of:

- operations in connection with the transportation of property, unless the Bodily tajury or Property Damage arises out of a condition in or on a vohicle created by the loading or unloading thereot;
- the existence of tools, uninstatted equipment or abandoned or unused meterials; or
- operations for which the classification stated in the policy or in the Company's manual specifies "including completed operations."
- E. Elevator means any holsting or lowering device to connect floors or landings, whether or not in service, and all eppliances thereof including any car, platforn, shell, holstway, stainway, runway, power equipment and mechinery; but does not include an Automobile servicing holst, or a holst without a platform outside a building if without mechanical power or if not attached to building walls, or a hod or material holst used in afteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwalter used exclusively for carrying property and having a

compartment height not exceeding four feet.

- F. Explosion Hazard includes Property Damage arising out of blasting or explosion. The Explosion Hazard does not include Property Damage:
  - arising out of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment;
  - arising out of operations performed for the Named Insured by independent contractors;
  - 3. included within the Completed Operations Hazard or the Underground Property Damage Hazard; or
  - for which liability is assumed by the insured under an incidental Contract.
- G. Incidental Contract means any written:
  - 1. lease of premises:
  - easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad;
  - undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality;
  - 4. sidetrack agreement; or
  - 5. Elevator maintenance agreement.
- H. Insured means any person or organization qualifying as an insured in the "Persons Insured" provision of the applicable insurance coverage. The insurance alforded applies separately to each insured against whom claim is made or suit is brought, except with respect to the liftits of the Company's liability.
- I. Loading or Unloading, with respect to an Automobile, means the handling of property after it is moved from the place where it is accepted for movement into or cruto an Automobile or while it is no on an Automobile or while it is being moved from an Automobile to the place where it is finally delivered, but Loading or Unloading does not include the movement of property by means of a mechanical device (other than a hand truck) not attached to the Automobile.
- Mobile Equipment means a land vehicle (including any machinery or apparatus attached

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thereto), whether or not self-propelled:

- 1. not subject to motor vehicle registration:
- maintained for use exclusively on premises owned by or rented to the Named Insured, including the ways Immediately adjoining:
- designed for use principally off public roads;
- 4. designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, showels, loaders, diggers and drills: concrete mixers (other than the mix-in-transit type); praders, scrapers, rollers and other road construction or repair equipment; aircompressors, purips and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well servicing equipment.
- K. Named Insured means the person or organization named in Item 1 of the declarations of this policy.
- L. Named Insured's Products means goods or products manufactured, sold, handled or distributed by the Named Insured or by others trading under his name, including any container thereof (other than a vehicle), but "Named Insured's Products" shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold.
- 44. Occurrence means an accident, including continuous or repeated exposure to conditions, which results in Bedity Injury or Property Damage neither expected nor intended from the standpoint of the Injured.
- N. Policy Territory means:
  - The United States of America, its territories or possessions, or Canada;
  - international waters or air space, provided the Bodity Injury or Property Damage does not occur in the course of travel or transportation to or from any other country, state or nation; or
  - anywhere in the world with respect to damages because of Bodily Injury or Property Bamega erising out of a product which was sold for use or consumption within the

- territory described in paragraph 1, above, provided the original suit for such damages is brought within such territory.
- O. Products Hazard Includes Bodily Injury and Property Damage arising out of the Named Insured's Products or reliance upon a representation or warranty made at any time with respect thereto, but only if the Bodily Injury or Property Damage occurs away from premises owned by or rented to the Named Insured and after physical possession of such products has been relinquished to others.

#### P. Property Demage means:

- physical Injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom; or
- loss of use of tarigible property which has not been physically injured or destroyed provided such loss of use is caused by an Occurrence during the policy period.
- C. Underground Property Demage Hazard includes underground Property Demage as defined herain and Property Demage to any other property at any time resulting therefrom. Underground Property Demage means Property Demage to wires, conduits, pipes, mains, sewers, tanks, tunnets, any similar property, and any apparatus in connection therewith, benefit the surface of the ground or water, caused by and occurring during the use of mechanical equipment for the purpose of grading land, paving, aucavating, drifting, borrowing, filling, back-filling or pile driving. The Underground Property Damage Hazard does not include Property Damage;
  - arising out of operations performed for the Named Insured by independent contractors;
  - included within the Completed Operations Hezard; or
  - for which liability is assumed by the Insuced under an incidental Contract.

#### CONDITIONS

A. Inspection and Audit. The Company shall be permitted but not obligated to inspect the named insured's property and operations at any time. Neither the Company's right to make inspections nor the making thereof nor any report thereon, shall constitute an undertaking.

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on behalf of or for the benefit of the named thaured or others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

- B. Financial Responsibility Laws. When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for Bodily hyury liability or for Property Demage liability shall comply with the provisions of such law to the extent of the coverage and limits of liability required by such law. The Insured agrees to reimbursa the Company for any payment made by the Company which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph.
- C. Insured's Outles in the Event of Occurrence, Claim or Suit:
  - In the event of an occurrence, written notice containing particulars sufficient to identify the insured and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the insured to the Company or any of its authorized agents as soon as practicable.
  - If claim is made or sult is brought against the insured, the insured shall immediately forward to the Company every demand, notice, summons or other process received by him or his representative.
  - 3. The insured shall cooperate with the Company and, upon the Company's request, asaist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the Insured because of injury or damage with respect to which insurance is afforded under this policy, and the Insured shall attend hearings and trists and assist in securing and giving evidence and obtaining the attendance of witnesses. The Insured shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

D. Action Against Company. No action shall fie against the Company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the Insured's obligation to pay shall have been finally determined either by judgment against the Insured after actual trial or by written agreement of the Insured, the claimant and the Company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the Company as a party to any action against the Insured to determine the Insured's Eability, nor shall the Company be impleaded by the Insured or of the Insured's estate shall not relieve the Company of any of its obligations hereunder.

E. Other Insurance. The insurance efforded by this policy is primary insurance, except when stated to apply in excess of or contingent upon the absence of other insurance. When this insurance is primary and the insured has other insurance which is stated to be applicable to the toss on an excess or contingent basis, the amount of the Company's liability under this policy shall not be reduced by the existence of such other insurance.

When both this insurance and other insurance apply to the loss on the same basis, whether primary, excess or contingent, the Company shall not be liable under this policy for a greater proportion of the loss than that stated in the applicable contribution provision below:

Contribution by Equal Sharea. If all of such other valid and collectible insurance provides for contribution by equal shares, the Company shall not be liable for a greater proportion of such foss than would be payable if each insurer contributes an equal share until the share of each insurer equals the lowest applicable limit of liability under any one policy or the full amount of the loss is paid, and with respect to any amount of loss, not so paid the remaining insurers then continue to contribute equal shares of the remaining amount of the loss until each such insurer

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- has paid its limit in full or the full amount of the loss is paid.
- 2. Contribution by Limits. If any of such other insurance does not provide for contribution by equal shares, the Company shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.
- f. Subrogation. In the event of any payment under this policy, the Company shall be subrogated to all the Insured's right of recovery therefor against any person or organization and the Insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured shall do nothing after loss to prejudice such nights.
- G. Three Year Policy. If this policy is issued for a period of three years any limit of the Company's liability stated in this policy as "aggregate" shall apply separately to each consecutive annual period thereof.

#### NUCLEAR ENERGY LIABILITY EXCLUSION

#### This policy does not apply:

- A. Under any Lisbility Coverage, to injury, sickness, disease, death or destruction
- with respect to which an Insured under the policy is also an Insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurence Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an Insured under any such policy but for its termination upon exhaustion of its limit of liability; or
  - resulting from the hazardous properties of nuclear material and with respect to which (1) any person or organization is required to maintain financial protection pursuant to the maintain financial protection pursuant to the samendatory thereof, or (2) the Insured is, or had this policy not been issued would be, entitled to indemnisy from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

- B. Under any Modical Payments Coverage, or under any Supplementary Payments provision relating to immediate medical or surgical relief, to expenses incurred with respect to Bodilly Injury, sickness, disease or death resulting from the Hezardous Properties of Nuclear Material and arising out of the operation of a Nuclear Facility by any person or organization.
- C. Under any Liability Covered, to injury, sickness, disease, death or destruction resulting from the Hazardous Properties of Nuclear Material, if
  - the Nuclear Material (1) is at any Nuclear Facility dwned by, or operated by or on behalf of, an insured or (2) has been discharged or dispersed therefrom;
  - the Nuclear Material is contained in Spent Fuel or Waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured: or
  - 3. the injury, sickness, disease, death or destruction arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any Nuclear Facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (c) applies only to injury to or destruction of property at such Nuclear Facility.
- D. As used in this exclusion:
  - Hazardous Properties include radioactive, toxic or explosive properties;
  - Nuclear Material means Source Material, Special Nuclear Material or By-Product Material:
  - Source Material, Special Nuclear Material and By-Product Material have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;
  - Spent Fuel means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a Nuclear Reactor;
  - 5. Wasta means any waste material:
    - (a) containing By-Product Materiel other than the tailings or Wastes produced by

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the extraction or concentration of uranium or thorium from any ore processed primarily for its Source Material contant, and

- (b) resulting from the operation by any person or organization of any Nuclear Facility included under the first two paragraphs of the definition of Nuclear Facility.
- 6. Nuclear Facility means
  - (a) any nuclear reactor,
  - (b) any equipment or device designed or used for (1) separating the isotopes of uranium or partonium, (2) processing or utilizing Spent Fuel, or (3) handling, processing or packaging Waste,
  - (c) any equipment or device used for the processing, fabrication or alloying of Special Huclear Material if at any time the total amount of such material in the

- custody of the Insured at the premises where such equipment or device is to-cated consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereot, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of Waete, and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;
- Nuclear Reactor means any apparatus deaigned or used to sustain nuclear fission in a sett-supporting chain reaction or to contain a critical mass of fissionable material;

With respect to injury to or destruction of property, the word injury or Destruction includes all forms of radioactive contamination of property.

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# General Liability Amendatory Endorsement — Additional Definition



Named Insured and Address

This endorsement forms a part of Policy No
Effective dateEffective hour is the same as stated in the Declarations of the Policy.
It is agreed that the following definition is added:
"loading or unloading", with respect to an automobile, means the handling of property after it is moved from the place where it is accepted movement into or onto an automobile or while it is in or on an automobile or while it is being moved from an automobile to the place where it finally delivered, but "loading or unloading" does not include the movement of property by means of a mechanical device (other than a hand truck) is attached to the automobile.
Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, off than as herein stated.
This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by duly authorized agent of the company shall constitute valid countersignature of this endorsement.
Countersigned by
Term gentlers Trilliad in C.C.M. (100), GE 00 10 07 707
ı <b>i</b>

#### AIU INSURANCE COMPANY NEW YORK, NEW YORK

THOUGHOUS TOTO TO THOUSE THOUSE THOUSE THE STREET

(A Stock insurance Company herein called the Company)

AMERICAN INTERNATIONAL UNDERWRITERS

POLICY No. 75 - 100270

THE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFICE OFFIC

The Company agrees with the Insured named below, in consideration of the premium paid and subject to all the terms and conditions set forth below that the insurance afforded by this policy shall follow all the terms and conditions of Policy No. including issued by AMSTATE DES. CO. including all renewals and rewrites thereof.

NAMED INSURED: CIPER MINES CONFORATION

555 SOUTH FLOWER ST.

ADDRESS: LOS ANGELES, CA 90071

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POLICY PERIOD: JULY 1, 1978 TO JULY 1, 1979

COVERAGE: KICKS FOLLOWING FORM LIABILITY

LIMIT OF LIABILITY\$10,000,000. COMBINED SINGLE LIMIT FACE OCCURRECK AND ARRUAL ACCREGATE WHICH IS IN TURN EXCESS OF \$10,000,000. UNDERLYING CHEEKLIAN WHICH ARE IN EXCESS OF PRIMARY.

PREMIUM:

\$38,000.

RATE:

YLAT CHARGE

IN WITNESS WHEREOF, the Company has caused this policy to be signed by its President and Secretary and countersigned by a duly authorized representative of the Company.

Revior E. Japan Secretary

President

7-12-78 37-12-78

## **ENDORSEMENT**

DI CONSIDERATION OF THE PREMIUM CHARGED, IT IS AGREED THAT THIS POLICY DOES NOT APPLY TO LIABILITY COVERED UNDER ANY WORKHEN'S COMPENSATION LIABILITY POLICY.

JULY 1, 1978
ontained shall be held to vary, alter, waive or change any of the terms, limits or conditions of the Policy except orth.
forming part of Policy No.: 73-100270
AIU INSURANCE COMPANT, NEW YORK, N.Y.
CYPRUS MINES CORPORATION
By

Endorsement No. : 1

Additional/Return Premium:

## ENDORSEMENT

IT IS AGREED THAT THIS POLICY FOLLOWS THE TERMS AND CONDITIONS OF POLICY NO. 350 - 41 - 34 - 78 ISSUED BY THE TRUCK INSURANCE EXCHANGE.

Endorsement No.:

Additional/Return Premium: ---

Effective Date :

JULY 1, 1978

Nothing herein contained shall be held to vary, alter, waive or change any of the terms, limits or conditions of the Policy except as hereinabove set forth.

Attached to and forming part of Policy No.:

75-100270

of the:

AIU INSURANCE COMPANY

issued to ;

GYPRUS MINES CORPORATION

SF 8/7/78 JB/yn

UC-28A (Rev. 8/76)

## ENDORSEMENT

IN CONSIDERATION OF THE PREMIUM CHARGED IT IS AGREED THAT THIS POLICY FOLLOWS THE TERMS AND CONDITIONS OF THE FOLLOWING POLICIES.

> COLUMBIA CASUALTY POLICY RDX416-92-99 GUARDIAN INS. CO. OF CANADA POLICY 4061041 ÚSAIG POLICY 360-74817

Endorsement No.:

Additional/Return Premium:

Effective Date:

JULY 1, 1978

Nothing herein contained shall be held to vary, alter, waive or change any of the terms, limits or conditions of the Policy except as hereinabove set forth.

Attached to and forming part of Policy No.:

of the:

'AIU INSURANCE COMPANY OF NEW YORK, N.Y.

issued to: CYPRUS MINES CORPORATION

SF 4-10-79 JB/ss

UC-3A 8/78

#### GRANITE STATE INSURANCE COMPANY MANCHESTER, NEW HAMPSHIRE

(A Stock Insurance Company herein called the Company) AMERICAN INTERNATIONAL UNDERWRITERS

> **80-** 93902 POLICY No. SCLD

The Company agrees with the Insured named below, in consideration of the premium paid and subject to all the terms and conditions set forth below that the insurance afforded by this policy shall follow all the terms and conditions of Policy No Excellent issued by The Bone District Co. including all renewals and rewrites thereof.

NAMED INSURED: Cyphon Mines Compensation, et al

ADDRESS:

555 South Flower Street

Los Angeles, California 90071

POLICY PERIOD:

July 1, 1976 to July 1, 1977

COVERAGE:

Excess Unbrella Lishility

LIMIT OF LIABILITY: \$2,000,889.06 Part of \$5,000,000.00 Excess of \$20,000,000.00 Combined Single Limit per occurrence

and in the aggregate.

PREMIUM:

\$5,009.00

RATE:

\$2,500.00 per million

IN WITNESS WHEREOF, the Company has caused this policy to be signed by its President and Secretary and countersigned by a duly authorized representative of the Company.

Countersigned by: . Authorized Representative

Form C5-8674

#### **DECLARATIONS**

## STONEWALL INSURANCE COMPANY

2308 FOURTH AVENUE NORTH BIRMINGHAM, ALABAMA 35203

			•					
		ES CORPORATION	,					
Address: 555 SOUTH FLOWER STREET,								
Type of Cove	LOS ANGELI erage: EXCESS UME	ES, CALIFORNIA BRELLA LIABILII	90071 TY					
In the amour	nt of: 5,000,000	EXCESS 5,000	,000 EXCESS UN	IDERLYING				
Term: Be	ginning at 12:01	A.M. on the	lst., day of .	JULY	19 76			
an	d ending at 12:01	A.M. on the	ist., day of .	JULY	19 77			
			n of risks insured, nd the Standard C					
	ge.							
			nsa <u>4                                    </u>		Endorsements			
Stonewall Insurance Company, Birmingham, Alabama (hereinafter called the Company), agrees with the assured named above, in consideration of the premium to be paid and subject to the limits of liability, exclusions, conditions and other terms of this policy, to provide insurance as set forth								
in the form(s	s) and endorsemen	tis) attached.	1					
Premium	Due:	At Inception	1st Anniversary	2nd Anniversary				
	PREMIUM	\$ 35,000.00	s	\$				
	State Tax	\$ 1,050.00	\$	\$				

PREMIUM	\$	35,000.00	s	\$
State Tax	\$	1,050.00	\$	\$
Stamping Fee Service Fee Policy Fee	\$\$\$	105.00	\$\$\$	\$ \$ \$
TOTAL		36,155.00		

IN WITNESS WHEREOF, this Company has executed and attended these presents; but this policy shall not be valid unless countersigned by an authorized representative of the Company.

ann M. Suggs

Dated at LOS ANGELES, CALIFORNIA this 21st. day of JULY 19 76

ORIGINAL POLICY

This insurance is issued pursuant to the California Insurance Code, Sections 1760 through 1780, and is placed in an insurer or insurers not holding a Certificate of Authority from or regulated by the California Insurance Commissioner.

Countersigned by Jud Lelson de

FORM D-1 (6-71) 500

STAILDAUD PLAUSES

- NUCLEAR INCIDENT EXCLUSION CLAUSE-LIABILITY-DIRECT (BROAD) The insurance afforded under any Hability ١. ge of this Policy does not apply:
- Under any Liability Coverage, to injury, sickness, disease, death or destruction
  - with respect to which an insured under the Policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
  - resulting from the hazardous properties of nuclear material and with respect to which (1) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (2) the insured is, or had this Policy not been issued would be, entitled to indemnity from the United States of (b) America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- II. Under any Medical Payments Coverage, or under any Supplementary Payments Provision relating to immediate medical or surgical relief, to expenses incurred with respect to bodily injury, sickness, disease or death resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization.
- Under any Liability Coverage, to injury, sickness, disease, death or destruction resulting from the hazardous properties of nuclear material, if
  - the nuclear material (1) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (2) has been (a) discharged or dispersed therefrom:
  - the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, trans-(b) ported or disposed of by or on behalf of an insured; or
  - the injury, sickness, disease, death or destruction arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (c) applies only to injury to or destruction of property at such nuclear facility.
- As used in this endorsement: EV.

"hazardous properties" include radioactive, toxic or explosive properties; "nuclear material" means source material, special nuclear material or byproduct material; "source material", and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof; "spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor; "waste" means any waste material (1) containing byproduct material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof; "nuclear facility" means

- (a) any nuclear reactor.
- any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or (b) utilizing spent fuel, or (3) handling, processing or packaging waste,
- any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than (c) 250 grams of uranium 235,
- any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations; "nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

With respect to injury to or destruction of property, the word "injury" or "destruction" includes all forms of radioactive contamination of property.

- RADIDACTIVE CONTAMINATION EXCLUSION CLAUSE-PHYSICAL DAMAGE-DIRECT This Policy does not cover any 2. HADIOACTIVE CONTAMINATION EXCLUSION CLAUSE—PHYSICAL DAMAGE—DIRECT This Policy does not cover any loss or damage arising directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination however such nuclear reaction, nuclear readiation or radioactive contamination however such and a Fire arises directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination any loss or damage arising directly from that Fire shall (subject to the provisions of this Policy) be covered EXCLUDING however all loss or damage caused by nuclear reaction, nuclear radiation or radioactive contamination arising directly or indirectly from that Fire.

  *NOTE—If Fire is not an insured peril under this Policy the words from "NEVERTHELESS" to the end of the clause do not apply and should be disceparded.
- and should be disregarded.
- It is expressly understood and agreed by the Assured by accepting this instrument that Dependable Insurance Associates, Inc. is not the Assurer hereunder and neither is nor shall be in any ways to any extent liable for any loss or claim whatever, as an Assurer. The Assurer hereunder is the company shown in the declarations.
- This Policy shall not be assigned either in whole or part, without the written consent of Dependable Insurance Associates, Inc. endorsed hereon.
- This insurance is made and accepted subject to all the provisions, conditions and warranties set forth herein and in any forms or endorsements attached hereto, all of which are to be considered as incorporated herein, and any provisions or conditions appearing in any forms or endorsements attached hereto which alter the Policy provisions stated herein (except Clauses 1 and 2) shall supersede such Policy provisions in so far as they are inconsistent therewith. Standard Clauses 1 and 2 may not be amended.
- This Policy may be cancelled on the customary short rate basis by the Assured at any time by written notice or by surrender This Policy may be cancelled on the customary short rate basis by the Assured at any time by written notice or by surrencer of this Policy to an authorized representative of the Company or to the Company. This Policy may also be cancelled, with or without the return of tender of the unearned premium by the Company or by an authorized representative of the Company in their behalf or by delivering to the Assured or by sending to the Assured by mail, registered or unregistered, at the Assured's address as shown herein, not less than 10 days' written notice stating when the cancellation shall be effective and in such case the Company shall refund the paid premium less the earned portion thereof on demand, subject always to the retention by the Company hereon of any minimum premium stipulated herein (or proportion thereof previously agreed upon) in the event of cancellation either by the Company or the Assured
- MISREPRESENTATION AND FRAUD. This policy shall be void if the Assured has concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof or in case of any fraud, attempted fraud or false swearing by the Assured touching any matters relating to the insurance or the subject thereof, whether before or after a loss.
- B. COOPERATION BY ASSURED. The Assured shall cooperate with the Company and, upon the Company's request, shall attend hearings and trials and shall assist in effecting settlements, securing and giving evidence, obtaining the attendance of witnesses and in the conduct of suits.
- TERMS USED IN ENDORSEMENTS. Wherever the word "Underwriters" appears in any endorsement attached to this Policy, the Company shown in the declarations shall be deemed substituted therefor.
- SMALL AMOUNTS. It is a condition of this policy that no additional premium will be charged nor returned premium allowed when the amount involved does not exceed \$2.00.
- 11. CHANGES. Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the Company from asserting any right under the terms of this Policy; nor shall the terms of this Policy be waived or changed, except by endorsement issued to form a part of this Police
- 12. DECLARATIONS. By accounty this Policy the Assured agrees that the statement will declarations and warranties made in connection with the insurance provided hereunder are his agreements and representations, and this policy is issued in reliance upon the truth of such representations, and that this policy embodies all agreements between the Assured and the Company or any of its a agents relating to this insurance.

## SCHEDULE

- 1. INSURED CYPRUS MINES CORPORATION
- 2. ADDRESS 555 SOUTH FLOWER STREET, LOS ANGELES, CALIFORNIA 90071
- 3. POLICY TERM JULY 1, 1976 JULY 1, 1977
- 4. UNDERLYING INSURANCE
  A) 2,000,000 P/O 4,000,000 EXCESS 4 B- MISSION INS.
  2,000,000 P/O 4,000,000 EXCESS 4 B HOME INS.
  B) 1,000,000 CENTRAL NATIONAL
- 5. EXCESS INSURANCE

5,000,000 EXCESS ITEM HY ABOVE

- 6. PREMIUM 35,000.00
- 7. RATE FLAT
- 8. TERMS AND CONDITIONS

  PER INSURING FORM ATTACHED

ATTACHED TO AND FORMING PART OF POLICY NUMBER_

13584

DATED AT:

.DATE:

#GLA 8(99) E474

DEPENDABLE INSURANCE ASSOCIATES, INC.

#### THE STONEWALL INSURANCE COMPANY

#### BIRMINGHAM, ALABAMA

#### POLICY OF EXCESS INSURANCE

THIS IS A POLICY OF EXCESS INSURANCE ISSUED BY THE STONEWALL INSURANCE COMPANY, HEREIN CALLED THE COMPANY, TO THE PARTY OR PARTIES NAMED IN THE SCHEDULE MADE A PART HEREOF, HEREIN CALLED THE INSURED.

- A. WHEREAS, UNDERLYING INSURORS HAVE ISSUED TO THE INSURED POLICIES OF INSURANCE DESCRIBED IN ITEM 4 OF THE SCHEDULE, UNDERLYING INSURANCE, WHICH POLICIES, INCLUDING RENEWALS OR REPLACEMENTS THEREOF, ARE HEREIN CALLED THE UNDERLYING INSURANCE.
- B. NOW, THIS POLICY IS TO INDEMNIFY THE INSURED IN ACCORDANCE WITH THE APPLICABLE INSURING AGREEMENTS, EXCLUSIONS AND CONDITIONS, INCLUDING ENDORSEMENTS, OF THE IMMEDIATELY PRECEDING LAYER OF UNDERLYING INSURANCE AGAINST LOSS IN EXCESS OF THE LIMITS OF LIABILITY OF THE UNDERLYING INSURANCE AS SPECIFIED IN ITEM 4 OF THE SCHEDULE FOR AN AMOUNT NOT TO EXCEED THE LIMITS OF LIABILITY SPECIFIED IN ITEM 5 OF THE SCHEDULE.
- C. THE INSURANCE AFFORDED BY THIS POLICY SHALL FOLLOW THAT OF THE UNDERLYING INSURANCE EXCEPT:
  - (1) ANYTHING IN THIS POLICY OR THE UNDERLYING INSURANCE TO THE CONTRARY NOTWITHSTANDING, THE COMPANY SHALL NOT BE CALLED UPON TO ASSUME CHARGE OF THE SETTLEMENT OR DEFENSE OF ANY CLAIM OR SUIT BROUGHT, OR PROCEEDING INSTITUTED AGAINST THE INSURED, BUT THE COMPANY SHALL HAVE THE RIGHT AND BE GIVEN THE OPPORTUNITY TO ASSOCIATE WITH THE INSURED IN THE DEFENSE OR CONTROL OF ANY CLAIM, SUIT OR PROCEEDING WHICH APPEARS REASONABLY LIKELY TO INVOLVE THE COMPANY, IN WHICH EVENT THE INSURED AND THE COMPANY SHALL COOPERATE IN ALL THINGS IN THE DEFENSE OF SUCH CLAIM, SUIT OR PROCEEDING, BUT NO OBLIGATION SHALL BE INCURRED ON BEHALF OF THE COMPANY WITHOUT ITS CONSENT BEING FIRST OBTAINED.

#### (2) LOSS AND COSTS

- (a) LOSS AS USED HEREIN, SHALL BE UNDERSTOOD TO MEAN THE SUMS PAID IN SETTLEMENT OF LOSSES FOR WHICH THE INSURED IS LIABLE AFTER MAKING DEDUCTIONS FOR ALL RECOVERIES, SALVAGES AND OTHER INSURANCES (OTHER THAN RECOVERIES UNDER THE UNDERLYING INSURANCE, POLICIES OF CO-INSURANCE, OR POLICIES SPECIFICALLY IN EXCESS HEREOF), WHETHER RECOVERED OR NOT, AND SHALL EXCLUDE ALL "COSTS".
- (b) THE WORD "COSTS" AS USED HEREIN, SHALL BE UNDERSTOOD TO MEAN INTEREST ON JUDGEMENTS, INVESTIGATION, ADJUSTMENT AND LEGAL EXPENSES INCLUDING TAXED COURT COSTS AND PREMIUMS ON BONDS, FOR WHICH THE INSURED IS NOT COVERED BY THE UNDERLYING INSURANCE (EXCLUDING HOWEVER;
  - (i) ALL EXPENSES FOR SALARIED EMPLOYEES AND COUNSEL ON GENERAL RETAINER.

- (ii) ALL OFFICE EXPENSES OF THE INSURED, AND
- (iii) REGULAR FEES PAID TO COUNSEL ON GENERAL RETAINER).
- (c) COSTS INCURRED BY THE INSURED, WITH THE WRITTEN CONSENT OF THE COMPANY, SHALL BE APPORTIONED AS FOLLOWS:
  - (i) IN THE EVENT OF CLAIM OR SUIT ARISING WHICH APPEARS LIKE-LY TO EXCEED THE UNDERLYING INSURANCE LIMIT OR LIMITS, NO COSTS SHALL BE PAYABLE BY THE COMPANY.
  - (ii) SHOULD SUCH CLAIM OR SUIT BE SETTLED PREVIOUS TO GOING INTO COURT FOR NOT MORE THAN THE UNDERLYING INSURANCE LIMIT OR LIMITS, THEN NO COSTS SHALL BE PAYABLE BY THE COMPANY.
  - (iii) SHOULD, HOWEVER THE SUM FOR WHICH THE SAID CLAIM OR SUIT MAY BE SETTLED EXCEED THE UNDERLYING INSURANCE LIMIT OR LIMITS, THEN THE COMPANY, IF IT APPROVES SUCH SETTLEMENT OR CONSENTS TO THE PROCEEDINGS CONTINUING, SHALL CONTRIBUTE TO THE COSTS INCURRED BY THE INSURED IN THE RATIO THAT ITS PROPORTION OF THE ULTIMATE NET LOSS AS FINALLY ADJUSTED BEARS TO THE WHOLE AMOUNT OF SUCH ULTIMATE NET LOSS.
  - (iv) IN THE EVENT THE INSURED ELECTS NOT TO APPEAL A JUDGEMENT IN EXCESS OF THE UNDERLYING INSURANCE LIMIT OR LIMITS, THE COMPANY MAY ELECT TO APPEAL AT ITS OWN COST AND EXPENSE AND SHALL BE LIABLE FOR THE TAXABLE COURT COSTS AND INTEREST INCIDENTAL THERETO, BUT IN NO EVENT SHALL THE TOTAL LIABILITY OF THE COMPANY EXCEED ITS LIMIT OR LIMITS OF LIABILITY AS STATED ABOVE, PLUS THE COSTS OF SUCH APPEAL.
    - (v) IN THE EVENT A JUDGEMENT IS RENDERED IN EXCESS OF THE UNDERLYING INSURER OR INSURERS ELECT TO APPEAL SUCH JUDGEMENT, THE DUTY OF OBTAINING AN APPEAL BOND IN REGARD TO LIABILITY IN EXCESS OF THE UNDERLYING INSURANCE LIMIT OR LIMITS SHALL REST WITH THE INSURED AT ITS UNDERLYING INSURER OR INSURERS.
- (3) WHERE AMENDED BY ENDORSEMENT ATTACHED HERETO;
- (4) TO THE EXTENT SAID UNDERLYING INSURANCE IS INCONSISTENT WITH THE STANDARD CLAUSES OF THIS POLICY;
- (5) THIS POLICY SHALL NOT APPLY TO LIABILITY FOR:
  - (a) THE DISCHARGE, DISPERSAL, RELEASE OR ESCAPE OF SMOKE, VAPORS, SOOT, FUMES, ACIDS, ALKALIS, TOXIC CHEMICALS, SOLIDS, LIQUIDS OR GASES, WASTE MATERIALS, OR OTHER IRRITANTS, CONTAMINANTS OR POLLUTANTS INTO OR! UPON LAND, THE ATMOSPHERE OR ANY WATERCOURSE

OR BODY OF WATER UNLESS SUCHIDISCHARGE, DISPERSAL, RELEASE OR ESCAPE IS SUDDEN AND ACCIDENTAL; OR THE COST OF REMOVING OR CLEANUP SUBSTANCES DESCRIBED ABOVE.

(b) FINES, PENALTIES, PUNITIVE OR EXEMPLARY DAMAGES.

D. THE PREMIUM FOR THIS POLICY IS THE AMOUNT STATED IN ITEM 6 OF THE SCHEDULE AND IS PAYABLE UPON ATTACHMENT OF THIS POLICY OR AS OTHERWISE SET OUT IN ITEM 6. SAID PREMIUM MAY BE SUBJECT TO ADJUSTMENT IN THE MANNER STIPULATED IN ITEM 7 OF THE SCHEDULE.

- E. IT IS A CONDITION OF THIS POLICY THAT THE UNDERLYING INSURANCE DESCRIBED IN ITEM 4 OF THE SCHEDULE, OR RENEWALS OR REPLACEMENTS THEREOF, SHALL BE MAINT-AINED IN FULL EFFECT DURING THE CURRENCY OF THIS POLICY EXCEPT FOR ANY REDUCTION OF THE AGGREGATE LIMITS CONTAINED THEREIN SOLELY BY PAYMENT OF CLAIMS IN RESPECT OF OCCURRENCES OR ACCIDENTS OCCURRING DURING THE POLICY TERM. THE FAILURE OF THE INSURED TO COMPLY WITH THE FOREGOING SHALL NOT INVALIDATE THIS POLICY BUT IN THE EVENT OF SUCH FAILURE, THE COMPANY SHALL ONLY BE LIABLE TO THE SAME EXTENT AS THEY WOULD HAVE BEEN HAD THE INSURED COMPLIED WITH THIS CONDITION.
- F. SHOULD THE UNDERLYING INSURANCE BE CHANGED IN ANY WAY THAT WOULD AFFECT THE COMPANY'S LIABILITY THE COMPANY SHALL HAVE NO GREATER LIABILITY THAN AT THE INCEPTION OF THIS CONTRACT. UNLESS AND UNTIL THE COMPANY SHALL RATIFY SUCH CHANGE IN WRITING, SILENCE SHALL NOT IMPLY CONSENT.
- G. ANYTHING IN THIS POLICY NOTWITHSTANDING, IN THE EVENT OF REDUCTION OR EXHAUSTION OF THE AGGREGATE LIMITS CONTAINED IN UNDERLYING INSURANCE DESCRIBED IN ITEM 4 OF THE SCHEDULE, OR RENEWALS OR REPLACEMENTS THEREOF, BY REASON OF LOSS PAID THEREUNDER, THE COMPANY SHALL BE LIABLE FOR THE EXCESS OF THE REDUCED LIMITS AND IN THE EVENT OF EXHAUSTION SHALL CONTINUE AS UNDERLYING INSURANCE, PROVIDED SUCH REDUCTION OR EXHAUSTION IS SOLELY THE RESULT OF OCCURRENCES DURING THE TERM OF THIS POLICY.
- H. THIS POLICY MAY BE CANCELLED BY THE INSURED BY SURRENDER THEREOF TO THE COMPANY OR ITS AUTHORIZED AGENTS, OR BY MAILING TO THE COMPANY OR ITS AUTHORIZED AGENTS WRITTEN NOTICE STATING WHEN THEREAFTER SUCH CANCELLATION SHALL BE EFFECTIVE. THIS POLICY MAY BE CANCELLED BY THE COMPANY BY MAILING TO THE FIRST INSURED NAMED HEREIN AT THE ADDRESS SHOWN HEREIN WRITTEN NOTICE STATING WHEN, NOT LESS THAN 30 DAYS THEREAFTER, SUCH CANCELLATION SHALL BE EFFECTIVE. THE MAILING OF NOTICE AS AFORESAID SHALL BE SUFFICIENT NOTICE AND THE EFFECTIVE DATE OF CANCELLATION STATED IN THE NOTICE SHALL BECOME THE END OF THE TERM OF THIS POLICY. DELIVERY OF SUCH WRITTEN NOTICE EITHER BY THE INSURED OR BY THE COMPANY SHALL BE EQUIVALENT TO MAILING.
- I. IT IS AGREED THAT IRRESPECTIVE OF ANY OTHER TERMS OR CONDITIONS CONTAINED IN THIS POLICY OR ENDORSEMENTS ATTACHED THERETO, THIS POLICY MAY BE CANCELLED BY THE COMPANY FOR NON-PAYMENT OF ANY UNPAID PORTION OF THE PREMIUM BY DELIVERING TO THE INSURED OR BY SENDING TO THE FIRST INSURED NAMED HEREIN BY MAIL, REGISTERED OR UNREGISTERED, AT THE ADDRESS SHOWN HEREIN STATING WHEN, NOT LESS THAN TEN (10) DAYS THEREAFTER, SUCH CANCELLATION SHALL BE EFFECTIVE.
- J. WHEN AN OCCURRENCE TAKES PLACE WHICH, IN THE OPINION OF THE INSURED, IN-VOLVES OR MAY INVOLVE LIABILITY ON THE PART OF THE COMPANY, PROMPT WRITTEN NOTICE SHALL BE GIVEN BY OR ON BEHALF OF THE INSURED TO THE COMPANY OR ITS AUTHORIZED

AGENTS, SUCH NOTICE STALL CONTAIN PARTICULARS SUFFICIET TO INDEMNIFY THE INSURED AND ALSO REASONABLY OF AINABLE INFORMATION RESPECTING LE TIME, PLACE AND CIRCUMSTANCES OF THE OCCURRENCE. FAILURE TO SO NOTIFY THE COMPANY OF ANY OCCURRENCE WHICH AT THE TIME OF ITS HAPPENING DID NOT, IN THE OPINION OF THE INSURED, APPEAR TO INVOLVE THIS POLICY BUT WHICH, AT A LATER DATE, APPEARS TO GIVE RISE TO A CLAIM HEREUNDER SHALL NOT PREJUDICE SUCH CLAIM PROVIDED NOTICE IS THEN GIVEN. FOR PURPOSES OF THIS POLICY, THE WORD "OPINION" SHALL MEAN INFORMED OPINION OR OPINION FORMED ON ADVICE OF COUNSEL.

- K. LIABILITY UNDER THIS POLICY SHALL NOT ATTACH UNLESS AND UNTIL THE INSURED, OR THE INSURED'S UNDERLYING INSURORS, SHALL HAVE PAID THE LIMITS OF THE UNDERLYING INSURANCE. THE INSURED SHALL MAKE A DEFINITE CLAIM FOR ANY LOSS FOR WHICH THE COMPANY MAY BE LIABLE UNDER THIS POLICY WITHIN TWELVE (12) MONTHS AFTER THE INSURED'S LIABILITY SHALL HAVE BEEN FIZED AND RENDERED CERTAIN EITHER BY FINAL JUDGEMENT AGAINST THE INSURED AFTER ACTUAL TRIAL OR BY WRITTEN AGREEMENT OF THE INSURED, THE CLAIMANT AND THE COMPANY. IF ANY SUBSEQUENT PAYMENTS SHALL BE MADE BY THE INSURED, ADDITIONAL CLAIMS SHALL BE MADE SIMILARLY FROM TIME TO TIME. SUCH LOSSES SHALL BE DUE AND PAYABLE WITHIN THIRTY DAYS AFTER THEY ARE CLAIMED AND PROVEN IN CONFORMITY WITH THIS POLICY.
- L. IF ANY OTHER VALID AND COLLECTIBLE INSURANCE EXISTS PROTECTING THE INSURED AGAINST ULTIMATE NET LOSS COVERED BY THIS POLICY, (OTHER THAN THE POLICIES OF UNDERLYING INSURANCE SPECIFIED IN ITEM 4 OF THE SCHEDULE AND OTHER THAN ANY POLICY WITH RESPECT TO MHICH THIS POLICY IS SPECIFIED THEREIN AS UNDERLYING INSURANCE). THIS POLICY SHALL BE MULL AND VOID WITH RESPECT TO SUCH LOSS WHETHER THE INSURED IS SPECIFICALLY NAMED IN SUCH OTHER POLICY OF INSURANCE OR NOT, PROVIDED, HOWEVER, IF THE AMOUNTS RECOVERABLE BY THE INSURED UNDER SUCH OTHER-INSURANCE ARE NOT SUFFICIENT TO COMPLETELY PROTECT THE INSURED AGAINST SUCH LOSS, THIS POLICY SHALL APPLY BUT ONLY AS EXCESS INSURANCE OVER SUCH OTHER VALID AND COLLECTIBLE INSURANCE IN AN AMOUNT NOT TO EXCEED THE LIMIT OF THE COMPANY'S LIABILITY STATED IN THIS POLICY. THIS INSURANCE SHALL NOT BE CONTRIBUTING INSURANCE, NOTWITHSTANDING THE WORDING OF THE "OTHER INSURANCE" CONDITION OF SUCH OTHER VALID AND COLLECTIBLE INSURANCE.
- M. IN THE EVENT OF ANY PAYMENT UNDER THIS POLICY, THE COMPANY SHALL BE SUB-ROSATED TO ALL THE INSURED'S RIGHTS OF RECOVERY THEREFOR AGAINST ANY PERSON OR ORGANIZATION AND THE INSURED SHALL EXECUTE AND DELIVER INSTRUMENTS AND PAPERS AND DO WHATEVER ELSE IS NECLSSARY TO SECURE SUCH RIGHTS. THE INSURED SHALL DO NOTHING AFTER THE OCCURRENCE TO PREJUDICE SUCH RIGHTS. INASMUCH AS THIS POLICY IS EXCESS INSURANCE, THE INSURED'S RIGHT OF RECOVERY AGAINST ANY PERSON, FIRM OR CORPORATION CANNOT BE EXCLUSIVELY SUBROGATED TO THE COMPANY; THEREFORE, IN CASE OF ANY PAYMENT HEREUNDER, THE COMPANY WILL ACT IN CONCERT WITH ALL OTHER INTERESTS, INCLUDING THE INSURED, CONCERNED IN THE EXERCISE OF SUCH RIGHTS OF RECOVERY. THE APPORTIONING OF ANY AMOUNTS WHICH MAY BE SO RECOVERED SHALL FOLLOW THE PRINCIPLE THAT ANY INTERESTS, INCLUDING THE INSURED, THAT SHALL HAVE PAID AH AMOUNT OVER AND ABOVE ANY MAYMENT HEREUNDER, SHALL FIRST BE REIMBURSED UP TO THE AMOUNT PAID BY THEM; THE COMPANY IS THEN TO BE REIMBURSED OUT OF ANY BALANCE THEN REMAINING UP TO THE AMOUNT PAID HEREUNDER; LASTLY, THE INTERESTS, INCLUDING THE INSURED, OF WHICH THIS INSURANCE IS EXCESS ARE ENTITLED TO CLAIM THE RESIDUE, IF MAY. EXPERSES RECESSARY TO THE RECOVERY OF ANY SUCH AMOUNTS SHALL BE APPORTIONED BETWEEN THE INTERESTS, INCLUDING THE INSURED, CONCERNED, IN THE RATIO OF THEIR RESPECTIVE RECOVERIES AS FINALLY SETTLED.

IN CONSIDERATION OF THE ADDITIONAL PREMIUM CHARGED HEREUNDER, IT IS AGREED THAT ENDORSEMENT NO. 4 IS AMENDED AS FOLLOWS; BUT ONLY FOR THE PERIOD JANUARY 1, 1977 TO JANUARY 17, 1977:

IT IS UNDERSTOOD AND AGREED THAT COVERAGE PROVIDED HEREUNDER APPLIES ONLY TO LIABILITY OF THE INSURED OCCURRING WITHIN THE UNITED STATES OF AMERICA, ITS TERRITORIES OR POSSESSIONS AND CANADA.

ADDITIONAL PREMIUM - \$10,000. ANNUALLY SHORT RATE FACTOR - .13

ADDITIONAL PREMIUM	\$1,300.00
STATE TAX	39.00
STAMPING FEE	3.90
TOTAL	\$1,342.90

All other Terms and Conditions remain unchanged.

Attached to and Forming Part of Policy No. 13584

Issued To:

CYPRUS MINES CORPORATION

Effective Date:

JANUARY 1, 1977

Endorsement No.: 7

GLA 12E(99)E474

STONEWALL INSURANCE COMPANY

IT IS HEREBY UNDERSTOOD AND AGREED THAT THIS POLICY SHALL NOT APPLY TO CLAIMS MADE AGAINST THE INSURED FOR ANY OCCUPATIONAL DISEASE SUSTAINED BY ANY EMPLOYEE OF THE INSURED ARISING OUT OF THEIR EMPLOYMENT BY THE INSURED.

SIGNED AND ACCEPTED

All other Terms and Conditions remain unchanged.

Attached to and Forming Part of Policy No. 13584

Issued To: CYPRUS MINES CORPORATION

Effective Date: 7-1-76

Endorsement No.: 6

GLA 12E(99)E474

STONEWALL INSURANCE COMPANY

#### MALPRACTICE AND ERRORS OR OMISSIONS EXCLUSION ENDORSEMENT

It is agreed that for the reduced premium for which this Policy is written such insurance as is afforded shall not apply to any negligent act, error or omission, whenever or whereever the same was or may have been committed in their professional capacity which shall include, but not limited to the following: Architects, Engineers, Attorneys, Medical Doctors, Nurses, Hospitals.

All other Terms and Conditions remain unchanged.

Attached to and Forming Part of Policy No.

Issued to: CYPRUS MINES CORPORATION

Dated at: LOS ANGELES, CALIFORNIA

Date: 7/1/76

D-8

13584

DEPENDABLE INSURANCE ASSOCIATES, INC.

By Fred McCowide

IT IS UNDERSTOOD AND AGREED THAT COVERAGE

PROVIDED HEREUNDER APPLIES ONLY TO LIABILITY

OF THE INSURED OCCURRING WITHIN THE UNITED

STATES OF AMERICA, ITS TERRITORIES OR POSSESSIONS.

All other Terms and Conditions remain unchanged.

Attached to and Forming Part of Policy No.

13584

Issued To:

CYPRUS MINES CORPORATION

Effective Date:

7/1/76

Endorsement No.:

L

GLA 12E(99)E474

STONEWALL INSURANCE COMPANY

By Fred Nelson de;

#### WATERCRAFT LIABILITY-EXCLUSION .

IT IS AGREED THAT SUCH INSURANCE AS IS AFFORDED BY THE POLICY
SHALL NOT APPLY WITH RESPECT TO THE OWNERSHIP, MAINTENANCE,
OPERATION, USE OR LOADING OR UNLOADING OF ANY WATERCRAFT.

All other Terms and Conditions remain unchanged.

Attached to and Forming Part of Policy No. 13584

issued To:

CYPRUS MINES CORPORATION

Effective Date:

7/1/76

Endorsement No.:

3

GLA 12E(99)E474

STONEWALL INSURANCE COMPANY

AIRCRAFT LIABILITY-EXCLUSION

IT IS AGREED THAT THE POLICY IS AMENDED IN PART TO READ AS STATED BELOW:

"THIS POLICY DOES NOT APPLY"

TO PERSONAL INJURY OR PROPERTY DAMAGE ARISING OUT OF THE OWNERSHIP, MAINTENANCE, OPERATION, USE LOADING OR UNLOADING OF ANY AIRCRAFT.

All other Terms and Conditions remain unchanged.

Attached to and Forming Part of Policy No.

13584

Issued To:

CYPRUS MINES CORPORATION

Effective Date:

7/1/76

Endorsement No.:

**8** 2

GLA 12E(99)E474

STONEWALL INSURANCE COMPANY

Fred Nelsonide,

IT IS UNDERSTOOD AND AGREED THAT THE NAME INSURED IS COMPLETED TO READ AS FOLLOWS:

CYPRUS MINES CORP AND/OR ANY AND ALL SUBSIDIARY, AFFILIATED,
ASSOCIATED, ALLIED OR CONTROLLED COMPANIES, CORPORATIONS, FIRMS
OR ORGANIZATIONS AS NOW HAVE OR MAY HEREAFTER EXIST OR BE
CONSTITUTED, PROVIDED THAT NO COVERAGE SHALL APPLY TO ANY
ENTITY IN WHICH THE NAMED INSURED ACQUIRES AN INTEREST
DURING THE TERM OF THE POLICY UNLESS SAID ACQUIRED INTEREST
IS REPORTED TO THE COMPANY WITHIN SIXTY (60) DAYS OF
DATE OF ACQUISTION.

All other Terms and Conditions remain unchanged.

Attached to and Forming Part of Policy No.

13584

Issued To:

CYPRUS MINES CORPORATION

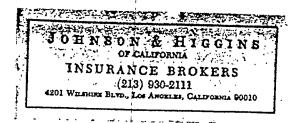
Effective Date:

7/1/76

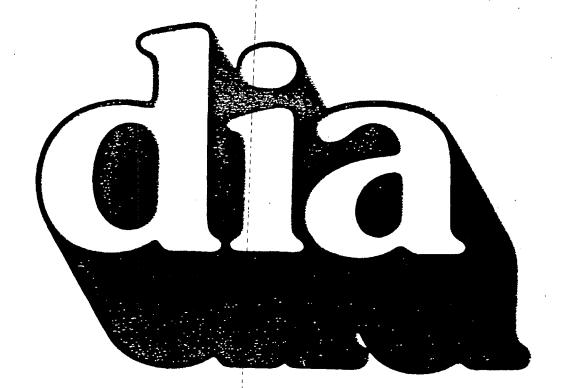
Endorsement No.:

STONEWALL INSURANCE COMPANY

GLA 12E(99)E474



## Dependable Insurance Associates, Inc.



# Dependable Insurance Associates, Inc.

Excess Liability And Umbrella
Primary Products Liability
Primary General Liability
Fire And Allied Lines 

Aviation 

Marine

LOS ANGELES Home Office 3435 Wilshire Blvd. Los Angeles, CA 90010 (213) 385-3431 NEW YORK DIA Brokers Inc. 127 John St. New York, NY 10038 (212) 344-3717

HOUSTON Affiliate 3336 Richmond Ave. Houston, TX 77006 (713) 521-9551

ATLANTA
2310 Parklake Dr., N.E.
Suite 560
Atlanta, Georgia 30345
(404) 934-0055

CHICAGO 230 Monroe St. Chicago, IL 60606 (312) 236-9787

PORTLAND 200 Market Bldg., Suite 901 Portland, OR 97201 (503) 223-1185

SAN FRANCISCO 425 California St. San Francisco, CA 94104 (415) 989-0432

#### STONEWALL INSURANCE COMPANY

2308 FOURTH AVENUE NORTH BIRMINGHAM, ALABAMA 35203

In favor of:

CYPRUS MINES CORPORATION

Address:

523 WEST 6TH STREET

LOS ANGELES, CALIFORNIA

Type of Coverage:

EXCESS UMBRELLA

In the amount of:

\$20,000,000 EXCESS \$5,000,000

Term:

Beginning at 12:01 A.M. on the 1st day of MARCH MARCH 1973

and ending at 12:01 A.M. on the lst day of

1976

Standard time at the place of location of risks insured, and in accordance with terms and conditions of the form(s) attached and the Standard Ciauses on the reverse side of this

Forms:

At time of issuance this Policy contains a 2 page insuring Form and Endorsements

1 through 2 inclusive. Standard Clause 2 shall not apply.

Stonewall Insurance Company, Birmingham, Alabama (hereinafter called the Company), agrees with the assured named above, in consideration of the premium to be paid and subject to the limits of liability, exclusions, conditions and other terms of this policy, to provide insurance as set forth in the form(s) and endorsement(s) attached.

Premium	Due:		At Inception	1st Anniversary	2nd Anniversary
	PREMIUM	\$	50,000.00	1	\$
	State Tax	\$	1,500,00	\$	\$
	Stamping Fee Service Fee Policy Fee	\$\$\$	250.00	5 5 5	S S S
	TOTAL				

IN WITNESS WHEREOF, this Company has executed and attended these presents; but this policy shall not be valid unless countersigned by an authorized representative of the Company.

Dated at LOS ANGELES, CALIFORNIA this 3rd day of APRIL

rb;

Countersigned by

**ORIGINAL POLICY** This insurance is issued pursuant to the

California Insurance Code, Sections 1760 through 1780, and is placed in an insurer

or insurers not holding a Certificate of Authority from or regulated by the Cali-

fornia Insurance Commissioner.

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AUTHORIZED REPRESENTATIVE

FORM D-1 (6-71) 500

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STAUDARD CLAUSES

NUCLEAR INCIDENT EXCLUSION CLAUSE-LIABILITY-DIRECT (BROAD) The insurance afforded under any liability coverage of this Policy does not apply:

Under any Liability Coverage, to injury, sickness, disease, death or destruction

- with respect to which an insured under the Policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its
- resulting from the hazardous properties of nuclear material and with respect to which (1) any person or organization is **(b)** required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (2) the insured is, or had this Policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- 11. Under any Medical Payments Coverage, or under any Supplementary Payments Provision relating to immediate medical or surgical relief, to expenses incurred with respect to bodily injury, sickness, disease or death resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization.
- Under any Liability Coverage, to injury, sickness, disease, death or destruction resulting from the hezardous properties of nuclear material, if
  - the nuclear material (1) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (2) has been (a)
  - discharged or dispersed therefrom; the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, trans-(b)
  - ported or disposed of by or on behalf of an insured; or
  - the injury, sickness, disease, death or destruction arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United Status of America, its territories or possessions or Canada, this exclusion (c) applies only to injury to or destruction of property at such nuclear facility.

As used in this endorsement:

4

"hezerdous properties" include redioactive, texts or explosive properties; "nuclear material" means source material, special nuclear material or hyproduct material; "source material," and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof; "spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor; "waste" means any waste material (1) containing byproduct material. tarial and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof; "nuclear facility" means

- any equipment or device designed or used for (1) separating the isotopes of uranium or plutunium, (2) processing or (6) utilizing spent fuel, or (3) handling, processing or packaging waste,
- any equipment or device used for the procussing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the costbdy of the insured at the premises where such equipment or device is located consists of or contains more than 25 graphs of plutonium or uranium 233 or any combination thereof, or more than 250 grams of manium 235,
- any structure, basin, excavation, premises or place prepared or used for the storage or disposel of waste, (d)

and includes the site on which any of the foregoing inleasted, all operations conducted on such site and all promises used for such "nuclear recotor" means any opporatus dealand or used to sustain nuclear fission in a self-supporting cluin reaction or to contain a critical mass of fissionable material.

With respect to injury to or destruction of property, the word "injury" or "destruction" includes all forms of radioactive contemination of property.

- RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE-PHYSICAL DAMAGE-DIRECT This Policy does not cover any 2. REPORTED FOR THATTHE COLLIFICATION EXCLUSIVE CLAUSE-PRISONED DAMAGE-DIRECT THIS FOREY Each and tover any loss or demand arising directly or indirectly from nuclear reaction, nuclear radiation or redioactive contamination may have been caused *NEVERTHELESS if Fire is an insured peril and a Fire arise directly or indirectly from nuclear, reaction, nuclear radiation or redioactive contamination any loss or damage caused by nuclear reaction, nuclear radiation or redioactive contamination have very all loss or damage caused by nuclear reaction, nuclear radiation or recloaptile contamination arising directly or indirectly from that Fire.
  *NOTE-If fire is not an insured peril under this Policy the words from "NEVERTHELESS" to the end of the clause do not apply and the directly be diverged.
- and should be disregarded. It is expressly understood and agreed by the Assured by accepting this instrument that Dependeble Insurance Associates, Inc. Assurer hereunder and neither is not shall be in any way or to any extent liable for any loss or claim whatever, as an Assurer. The Assurer hereunder is the company shown in the declarations.
- This Policy shall not be assigned either in whole or part, without the written consent of Dependable Insurance Associates, Inc. endersed hereon.
- This inquance is mode and accepted subject to all the provisions, conditions and warranties set forth herein and in any forms or enforcements attached hereto, all of which are to be considered as incorporated herein, and any previous or conditions appareting in any forms or endorsements attached hereto which after the Policy provisions stoted herein (accept Clauses 1 and 2) shall superside such Policy provisions in so far as they are inconsistent therewith. Standard Clauses 1 and 2 may not be amended.
- This Policy may be cancelled on the customary short rate basis by the Astered at any time by written notice or by surrender this Policy may be cancerlar on the customary short rate basis by the Astered at any time by written notice or by surrender of this Policy to an authorized to countative of the Company or to the Company. This Policy may also be establish, with or without the return of tender of the unpermal premium by the Company or by an authorized representative of the Company in their behalf or by delivering to the Assured or by senting to the Assured by mail, registered or unregistered, at the Assured a shown herein, not less than 10 days' written notice stating when the cancellation shall be effective and in such case the Company shall refund the paid premium less the earned parties thereof the diagrad, subject always to the retention by the County wherean of any minimum possible effective lands for proceedings the concentration of any minimum possible effective than the concentration to the retention by the County of the high concentration. mum premium stipulated herein (or proportion thefeel previously agreed upon) in the event of concellation either by the Company
- MIGREPRESENTATION AND FRAUD. This policy shall be void if the Assured has concealed or mirrepresented any material fact or circumstance concerning this insurance or the subject thereof or in case of any fixed, nitragged frond or false swearing by the Assured teaching any nintters relating to the finance or the subject thereof, whether before or after a loss.
- COOPERATION BY ASSURED. The Assured shall ecoperate with the Company and, upon the Company's request, shall attend hearings and trials and shall assist in effecting sattlements, securing and giving evidence, obtaining the attendance of witnesses and in the conduct of suits.
- TERMS USED IN ENDORSEMENTS. Wherever the word "Underwriters" appears in any endorsement attached to this Policy, the Company shown in the declarations shall be deemed substituted therefor.
- SMALL AMOUNTS. It is a condition of this policy that no additional premium will be charged nor returned premium allowed when the amount involved does not exceed \$2.00.
- 11. CHANGES. Notice to any agent or knowledge percessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the Company from asserting any right under the terms of this Policy; nor shall the terms of this Policy be waived or changed, except by endorsement issued to form a part of this Policy.
- DECLARATIONS. By accepting this Policy the Assured agrees that the statements in all declarations and werranties made in connection with the insurance provided herounder are his agreements and representations, that this policy is irsued in reliance upon the first this policy and that this policy embodies all agreements between the Assured and the Company or any of its

#### ATTACHING TO AND FORMING PART OF POLICY NO.

#### EXCESS UMBRELLA POLICY

NAMED ASSURED: As stated in Item I of the Declaration forming a part hereof.

and/or subsidiary, associated, affiliated companies or awned and controlled companies as now or hereafter constituted and of which prompt notice has been given to Underwriters.

#### DECLARATIONS

ITEM 1. Named Assured:

CYPRUS MINES CORPORATION

ITEM 2. Underlying Unibrello Policies: RESERVE INS. CO., POLICY # UPL 000067
UNIGARD MUTUAL INS. CO. POLICY # L0490

ITEM 3. Underlying Umbrella Limits (Insuring Agreement 2): DIFFERENCE BETWEEN \$5,000,000 AND UNDERLYING

ITE# 4. Underlying Umbrello Aggreçote Limits (Insuring Agreement 2):

DIFFERENCE BETWEEN \$5,000,000 AND PRIMARY

ITEM 5. Limit of Liebility (Insuring Agreement 2):

\$20,000,000

ITEM 6. Aggregate Limit of Liability (Insuring Agreement 2): \$20,000,000

ITEM 7. Notice of Occurrence (Condition 4) to:

DEPENDABLE INSURANCE ASSOCIATES INC.

#### 1. COVERAGE

Underwriters hereby egree, subject to the limitations, terms and conditions hereinafter mentioned, to indemnity the Assured for all sums which the Assured shall be obligated to pay by reason of the liability

(a) imposed upon the Assured by law, or

(b) assumed under contract or agreement by the Named Assured and/or any officer, director, stackholder, partner or employee of the Named Assured, while acting in his capacity of such.

for damages, direct or consequential and expenses on account of:-

- (1) Personal Injuries, including death at any time resulting therefrom,
- (11) Property Damage,
- (III) Advertising liability,

caused by or arising out of each occurrence happening anywhere in the world, and arising out of the hazards covered by and as defined in the Underlying Umbrelia Policies stated in Item 2 of the Declarations and issued by Underwriters—at Lloyd's, London, and certain Insurance Companies (hereinafter called the "Underlying Umbrella Insurers").

#### 2. LIMIT OF LIABILITY - UNDERLYING LIMITS

It is expressly agreed that liability shall attach to the Underwriters only after the Underlying Umbrella Insurers have poid or have been held liable to pay the full amount of their respective ultimate net loss liability as follows:
\$PER ITEM #3 ABOVEultimate net loss in respect of each occurrence, but

SPER ITEM #4 ABOVE: the aggregate for each annual period during the currency of this Policy separately in respect of Products Liability and separately in respect of Personal Injury (fatal or non-fatal) by Occupational Disease sustained by any employees of the Assured

and the Underwriters shall then be liable to pay only the excess thereof up to a further -

\$ 20,000,000

ultimate net loss in all intrespect of each occurrence - subject to a limit of

\$ 20,000,000

in the aggregate for each annual period during the currency of this Policy separately in respect of Products Liability and separately in respect of Personal Injury (fotal or non-fotal) by Occupational Disease sustained by any employees of the Assured.

Attached to and familing part of Certificate No. D 11910

Insued to:

CYPRUS MINES CORPORATION APRIL 3, 1973 rb;

Dated:

SI P 5253 Printed in U.S.A.

BY Tred f. M.

#### 1. PRIOR INSURANCE AND NON CUMULATION OF LIABILITY

It is agreed that if any loss covered hereunder is also covered in whole or in part under any other excess Policy issued to the Assured prior to the inception date hereof the limit of liability hereof as stated in Items 5 and 6 of the Declarations shall be reduced by any amounts due to the Assured on account of such loss under such prior insurance.

Subject to the foregoing paragraph and to all the other terms and conditions of this Policy in the event that personal injury or property damage arising out of an accurrence covered hereunder is continuing at the time of termination of this Policy Underwriters will continue to protect the Assured for liability in respect of such personal injury or property damage without payment of additional premium.

#### 2. MAINTENANCE OF UNDERLYING UMBRELLA INSURANCE

This Policy is subject to the same terms, definitions, exclusions and conditions (except as regards the premium, the amount and limits of liability and except as otherwise provided herein) as are contained in or as may be added to the Underlying Umbrella Policies stated in Item 2 of the Declarations prior to the happening of an occurrence for which claim is made hereunder.

It is a condition of this Policy that the Underlying Umbrella Policies shall be maintained in full effect during the currency hereof except for any reduction of the aggregate limits contained therein solely by payment of claims in respect of accidents and/or occurrences occurring during the period of this Policy or by the operation of Condition C of the Underlying Umbrella Policies.

#### 3. CANCELLATION

This Policy may be concelled by the Named Assured or by the Underwriters or their representatives by mailing written notice to the other Party stating when, not less than thirty (30) days thereafter, cancellation shall be effective. The mailing of notice as aforesaid by Underwriters or their representatives to the Named Assured at the address shown in this Policy shall be sufficient proof of notice, and the Insurance under this Policy shall end on the effective date and hour of cancellation stated in the notice. Delivery of such written notice either by the Named Assured or by the Underwriters or their representatives shall be equivalent to mailing.

If this Policy shall be concelled by the Named Assured the Underwriters shall retain the customary short rate proportion of the premium for the period this Policy has been in force.

If this Policy shall be concelled by the Underwriters the Underwriters shall retain the pro-rate proportion of the premium for the period this Policy has been in farce. Notice of concellation by the Underwriters shall be effective even though Underwriters make no payment or tender of return premium.

#### 4. NOTICE OF OCCURENCE

Whenever the Assured has information from which they may redsanably conclude that an occurrence sovered hereunder involves injuries or damage which, in the event that the Assured shall be hold liable, is likely to involve this Policy, notice shall be sent as stated in Item 7 of the Declarations as soon as practicable, provided however, that failure to give notice of any occurrence which as the time of its happening did not appear to involve this Policy, but which, at a later date, would appear to give rise to claims hereunder, shall not prejudice such claims.

#### 5. OTHER INSURANCE

If other valid and collectible insurance with any other Insurer is available to the Assured covering a loss also covered by this Policy, other than insurance that is in excess of the insurance afforded by this Policy, the insurance afforded by this Policy shall be in excess of and shall not contribute with such other insurance. ...

ENDORSEMENT NO. 1

EFFECTIVE:

3/1/73

#### CANCELLATION FOR NON-PAYMENT OF PREMIUM

CONTAINED IN THIS POLICY OR ENDORSEMENTS ATTACHED THERETO, THIS

POLICY MAY BE CANCELLED BY THE COMPANY, OR BY DEPENDABLE

INSURANCE ASSOCIATES, INC., IN THEIR BEHALF, FOR NON-PAYMENT OF

ANY UNPAID PORTION OF THE PREMIUM BY DELIVERING TO THE INSURED

OR BY SENDING TO THE INSURED BY MAIL, REGISTERED OR UNREGISTERED,

AT THE INSURED'S ADDRESS AS SHOWN HEREIN, NOT LESS THAN TEN DAYS'

WRITTEN NOTICE STATING WHEN THE CANCELLATION SHALL BE EFFECTIVE.

All other Terms and Conditions remain unchanged.

Attached to and Forming Part of Policy No. D 11910

Issued to: CYPRUS MINES CORP.

Dated at: LOS ANGELES, CALIFORNIA

Date: APRIL 3, 1973 rb;

DEPENDABLE INSURANCE ASSOCIATES, INC.

By Jul B. / hele

D-19

ENDORSEMENT NO.

EFFECTIVE: 3/1/73

#### MANDATORY EXCLUSIONS

#### It is agreed that:

- As respects all operations, this policy does not apply to liability for: .
  - The discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, solids, liquids or gases, waste misterials, or other irritarits, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water unless such discharge, dispersal, release or escape is sudden or accidental.

Fines, penalties, punitive or exemplary damages.

- As respects oil or other petroleum operations over water, this policy does not apply to liability for:
  - Personal Injury or Bodily Injury or loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination.

The cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances.

- Loss of, damage to, or loss of use of property directly or indirectly resulting from subsidence crused by subsusface operations of the Insured.
- Removal of, loss of or damage to subsurface oill gas or any other substance, the property of others. 4.
- As respects oil or other petroleum operations on landfonly, this policy does not apply to liability for: C.
  - Removal of, loss of or damage to subsurface oil, gas or any other substance, the property of others, provided always that this paragraph (C1) shall not apply to any liability which would otherwise be covered under this Insurance for such removal, loss, or damage directly attributable to blow-out, cratering or fire of an oil or get well owned or operated by, or under the control of, the insured.

Loss of, damage to, or loss of use of property directly or indirectly resulting from subsidence caused by subsur-2.

face operations of the Insured.

Personal Injury or Bodily Injury or loss of, damage to, or loss of use of property directly or indirectly caused by 3. seepage, pollution or contamination, resulting from the discharge, dispersal or release, or escape of any substance into or upon any watercourse or body of watef.

Personal Injury or Bodily Injury or loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination other than as described in Paragraph (C3) above, provided always that this Paragraph (C4) shall not apply to liability for Personal Injury or Bodily Injury or loss of or physical damage to or destruction of tangible property, or loss of use of such property damaged or destroyed where such scepage. pollution or contamination is caused by a sudden, unintended and unexpected happening during the period of

this insurance. The cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances unless the seepage, pollution or contamination is caused by a sydden, unintended and unexpected happening during the period of this Insurance.

This Clause shall not extend this Insurance to cover any liability which would not have been covered under this Insurance had this Clause not been attached.

All other terms and conditions remain unchanged. This endorsement is attached to and made a part of

ATTACHED TO AND PART OF POLICY/C	FORMING ERTIFICATE NO	D 1191	p			
	CYPRUS MINES					
DATED AT:	LOS ANGELES,	CALIFO	RNIA			
DATE:	APRIL 3, 197	3 rb	;	DEPENDABLE INSUR	RANCE ASSOCIATES, INC	;.
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5.

	,	Endorsemen	t # 3	
Effective Date: 5/17/73				
IT IS HEREBY UNDERSTOOD AND AGREE	ED THAT:			
□ 1. RATE	B. INCEPTION D	ATE	□ 15. THE	FOLLOWING IS
O 2. PREMIUM	D 9. EXPIRATION	DATE	TIO	MED AS AN ADDI- NAL ASSURED
3. DEPOSIT PREMIUM	10. NAME OF ASS	SURED	☐ 16. ENE	OORSEMENT
4. INSTALLMENT	11. ADDRESS OF	LOCATION OF PROPERTY	□ 17. SEC	URITY
☐ 6. AUDIT-PREMIUM ADJUSTMENT	12. ADDRESS OF	ASSURED	□ 18. OTH	ER
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ISSUED TO CYPRUS MI	NES CORPORATI	ON, ETAL.		
	ES, CALIFORNI	A DEPENDABLE	INS. AS	SOC. INC.
MAY 17, 19	73 rb;	): 1/5	11	
S-14	,	by		

ENDORSEMENT NO. 4

EFFECTIVE: 10/1/73

IT IS UNDERSTOOD AND AGREED THAT ITEMS 4 AND 5 OF EXCESS UMBRELLA FORM SLP 5253 ARE AMENDED TO READ AS FOLLOWS:

> DIFFERENCE BETWEEN \$25,000,000 AND \$5,000,000 UNDERLYING.

IT IS FURTHER UNDERSTOOD AND AGREED THAT COVERAGE PROVI-DED BY THIS POLICY FOLLOWS THE TERMS AND CONDITIONS OF UNDERLYING AIRCRAFT LIABILITY POLICY NO. 360 44689 UNITED STATES AVIATION UNDERWRITERS, INC. EXCEPT AS RESPECTS PREMIUM, LIMITS OF LIABILITY OR ANY OBLIGATION TO INVESTIGATE OR DEFEND.

All other Terms and Conditions remain unchanged.

Attached to and Forming Part of Policy No.

D 11910

Issued to: CYPRUS MINES CORPORATION

Dated at: LOS ANGELES, CALIFORNIA

Date:

OCTOBER 5, 1973

ps

DEPENDABLE INSURANCE ASSOCIATES, INC.

D-6

Endorsement #5 Effective Date: 10/1/73 IT IS HEREBY UNDERSTOOD AND AGREED THAT: ☐ 1. RATE D 8. INCEPTION DATE 15. THE FOLLOWING IS NAMED AS AN ADDI-TIONAL ASSURED ☐ 2. PREMIUM ☐ 9. EXPIRATION DATE ₩ 16. ENDORSEMENT #4 3. DEPOSIT PREMIUM 10. NAME OF ASSURED 17. SECURITY A. INSTALLMENT 11. ADDRESS OF LOCATION OF PROPERTY D 18. OTHER ☐ 5. AUDIT-PREMIUM ADJUSTMENT D 12. ADDRESS OF ASSURED 19. POLICY IS CANCELLED 6. AMOUNT OF COVERAGE 13. DESCRIPTION OF PROPERTY COVERED PRO D RATE SHORT RATE 7. TERM OF COVERAGE ☐ 14. COVERAGE 🖄 is corrected or changed to read as follows ☐ IS AMENDED TO READ AS FOLLOWS ☐ IS CHARGED FOR THE PERIOD ONLY AS RESPECTS THE OPERATIONS OF THE NAMED ASSURED ONLY AS RESPECTS THE PREMISES LOCATED AT ENDORSEMENT #4 IS AMENDED TO REFER TO ITEMS 5 AND 6 OF EXCESS UMBRELLA FORM SLP 5253 Premium State Tax Federal Tax Stamping Fee All other terms and conditions remain unchanged. This endorsement is attached to and made part of D11910 ISSUED TO CYPRESS MINES CORP. DATED AT LOS ANGELES, CALIFORNIA DEPENDABLE INS. ASSOC. INC. DECEMBER 6, 19 73 rb;

S-14

Endorsement # 6

Effective Date: 11/1/73		 	
IT IS HEREBY UNDERSTOOD AND AGREE	D THAT:		
□ 1. RATE	B. INCEPTION	DATE	D 15. THE FOLLOWING IS
☐ 2.PREMIUM	9. EXPIRATION	ON DATE	NAMED AS AN ADDI- TIONAL ASSURED
3. DEPOSIT PREMIUM	□ 10. NAME OF	ASSURED	☐ 16. ENDORSEMENT
□ 4. INSTALLMENT	11. ADDRESS	OF LOCATION OF PROPERTY	17. SECURITY
5. AUDIT-PREMIUM ADJUSTMENT	12. ADDRESS	OF ASSURED	` □ 18. ОТНЕЯ
☐ 6. AMOUNT OF COVERAGE		ON OF PROPERTY COVERED	19. POLICY IS CANCELLED
7. TERM OF COVERAGE	14. COVERAGI	E	PRO SHORT
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•	GARLANI	D STEEL COMPANY	
	BAGDAD	PLASTICS	
•	BRAHAM	INDUSTRIES, INC.	
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All other terms and conditions rema		 	
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ISSUED TO CYPRUS MINES CO	RPORATION		
DATED AT LOS ANGELES, CA	LIFORNTA		NSURANCE ASSOC. INC.
	ĺ	2.	BALL
DECEMBER 6, 19	73 00	By	10.1 por

ENDORSEMENT NO. 7

EFFECTIVE: FEBRUARY 15, 1974

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE NAME OF ASSURED

IS AMENDED TO READ INCLUDING THE FOLLOWING:

HAWAIIAN CEMENT CORPORATION

All other Terms and Conditions remain unchanged.

Attached to and Forming Part of Policy No.

D 11910

Issued to: CYPRUS MINES CORPORATION

Dated at: LOS ANGELES, CALIFORNIA

Date: MARCH 5, 1974 rms

DEPENDABLE INSURANCE ASSOCIATES, INC.

D-6

Endorsement #8

Effective Date: 3/1/76				
IT IS HEREBY UNDERSTOOD AND AGRE	ED THAT:	i   		•
D 1. RATE	B. INCEPTION	DATE	15. THE FOLL	DWING IS
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MAY 22, 19.	00	Ву	Jakonym	

Endorsement #9

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Effective Date: 3/1/76		] 	•	
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	Endo	orsement # 10
Effective Date: 7/2/74		
IT IS HEREBY UNDERSTOOD AND AGRE	ED THAT:	
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2. PREMIUM	9. EXPIRATION DATE	TIONAL ASSURED
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	Stamping Fe	ne % \$ 2.23
		TOTAL \$ 465.75
,	-	
All other terms and conditions ren This endorsement is attached to a	nain unchanged. nd made part of Policy No. D 1	.1910
ISSUED TO CYPRUS MINES	CORPORATION	
DATED AT LOS ANGELES,	CALIFORNIA DEPENDAB	BLE INSURANCE ASSOCIATES, INC
JULY 9,	19 74 By	trespilla
\$ 14	00	

IT IS AGREED THAT ITEM 2 OF DECLARATIONS FORM SLP 5253 IS AMENDED AS FOLLOWS:

ITEM 2. CENTRAL NATIONAL INSURANCE CO. CNU 122873
MISSION INSURANCE CO. M 830271

All other Terms and Conditions remain unchanged.

Attached to and Forming Part of Policy No. D 11918

Issued To: CYPRUS MINES CORPORATION

Effective Date: APRIL 2, 1975

Endorsement No.: 11

GLA 12E(99)E474

STONEWALL INSURANCE COMPANY

IT IS AGREED THAT BENEDICT CORPORATION IS ADDED AS A NAMED INSURED.

All other Terms and Conditions remain unchanged.

Attached to and Forming Part of Policy No. D 11910

tssued To: CYPRUS MINES CORPORATION

Effective Date: AUGUST 26, 1975

Endorsement No.: 12

GLA 12E(99)E474

STONEWALL INSURANCE COMPANY

15% 7007 BRK'S. COMM. PRODUCER STATE OFF. NEW MARSH & MC LENNAN, Renewal of INC Producer 3303 WILSHIRE BLVD. Rewrite of Certified Copies: LOS ANGELES, CALIE CYPRUS MINES CORPORATION Extra Dallies: 90010 In favor of: 523 WEST 6TH STREET Address: LOS ANGELES, CALIFORNIA 90010 EXCESS UMBRELLA Type of Coverage: In the amount of: \$20,000,000 EXCESS \$5,000,000 Beginning at 12:01 A.M. on the late and ending at 12:01 A.M. on the late Term: day of MARCH 1973 day of MARCH Standard time at the place of location of risks insured, and in accordance with terms and conditions of the form(s) attached and the Standard Clauses on the reverse side of this At time of issuance this Policy contains a 2 Forms: At time of issuance this Policy contains a 2 page insuring Form and Endorsements 1 through 2 inclusive Standard Clause 2 shall not apply. Premium At Inception 1st Anniversary 2nd Anniversary 50,000.00\$ x ate Tax 1,500 /0d \$ Stamping Fee 250 Lod \$ Service Fee \$ Policy Fee TOTAL

Dated at LOS ANGELES, CALIFORNIA this 3rd day of APRIL 1973

rb.

51,750.00

· (. 278

PRODUCER'S CORY

DECLARATIONS

#### TRUCK INSURANCE EXCHANGE

#### COMPREHENSIVE LIABILITY POLICY

1. Named Insured. CYPRUS MINES CORPORATION
(See Endorsement #1)
555 South Flower Street
Los Angeles, California

350-41-34. Policy Number

The named insured is a Corporation

business of the named insured is Mining and Manufacturing

2. Effective From October 1, 1974

Until Cancelled

3. The insurance afforded is only with respect to such and as many of the following coverages as are indicated by the word "covered". The limit of the Company's liability against each such coverage shall be stated herein, subject to all of the terms of this policy having reference thereto:

PRIMIUN	COVERAGES	LIMITS OF LIABILITY
Covered	Bodily Injury & Property Damage Liability	\$100,000 Each Occurrence
See Endorsement	Products Hazard and Completed	
Number 2, Premium	Operations Hazard Included	
Adjustment Endorsement		
	Property Damage Liability	\$500,000 Aggregate Limit
Covered	Uninsured Motorists Coverage	\$ 15,000 Each Person
		\$ 30,000 Each Occurrence
Not Covered	Fire & Theit	ACTUAL CASH VALUE LESS \$ Ded.
Covered See End #5	Comprehensive (including Fire & Theft)	ACTUAL CASH VALUE LESS \$ Ded.
Not Covered	Combined Additional Coverage	ACTUAL CASH VALUE
*	(C.A.C.)	
Covered See End #5	Collision or Upset	ACTUAL CASH VALUE LESS \$ Ded.
Not Covered	Towing and Road Service Expen	
Covered	Medical Payments	\$ 5,000.00 each person
	Endorsements: #1 through 17	,

Fremium Charges in accord with Retrospective Premium Determination Agreement and Ludorsement #2

Comprehensive and Collision Coverage on Specified Vehicles - See Endorsement #5

Countersigned_

Authorized Representative



## FARMERS INSURANCE GROUP

Home Office: 4680 Wilshire Boulevard, Los Angeles, California 90051

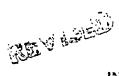
D.C. SORENSEN

Comprehensive Liability Policy OCT 22 1985

NON-ASSESSABLE

H.O. NAT'L ACCTS. CLAIMS





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#### RECEIVED

SEP 3 0 1985

MATIONAL ACCOUNTS

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The Company designated by 🖄 in the Declarations rees with the insured, named in the Declarations made discharge of the obligations in connection with the symmetry of the required premium when due, including for additional terms, and in reliance upon the state of the Declarations and subject to the Limits of Liabh.

#### PART I

#### COVERAGES A, B and B-1

#### Liability Insurance

- 1 (A) Bodily Injury Liability, (B and B-1) Property Damage Liability To pay all damages which the insured becomes legally obligated to pay because of
- (A) bodily injury to any person, and
- (8) damage to property, arising out of the ownership, maintenance or use of any autemobile, and
- (8-1) damage to property, except that arising out of the ownership, maintenance or use of any automobile
- caused by an accurrence to which this it surance applies.
- 2 The Company shall have the right and duty to defend any suit against the Insured seeking damages on account of such bodily injury or property damage, even if any of the allegations of the suit are groundless, false or fraudulent. The Company may make such investigation and settlement of any claim or suit as It deems expedient, but shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of liability has been exhausted by payment of judgments or settlements.

#### SUPPLEMENTARY PAYMENTS

- The Company agrees to pay, in addition to the applicable limits of liability:
- 3 (a) premiums on appeal bonds required in any defended suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required of the insured because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed \$250 per bail bond, but the Company shall have no obligation to apply for or furnish any such bonds;
- 4 (b) all expenses incurred by the Company, all costs taxed against the insured in any defended suit, and that portion of the interest accruing after the entry of judgment which the limits of liability hereunder bear to the total amount of the judgment until the Company has paid, tendered, or deposited in court that part of the judgment which does not exceed the limit of the Company's liability thereon;
- 5 (c) reasonable expenses incurred by the insured for first aid to others at the time of accident, for bodily injury to which this insurance applies;
- 6 (d) reasonable expenses incurred by the insured at the Company's request in assisting the Company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed \$25 per day.

#### EXCLUSIONS APPLICABLE TO PART I

This policy does not apply under:

#### Coverages A. B and B-1

- 7 (1) to the use of a non-owned, hired or substitute automobile unless it is with the permission, or reasonably believed to be with the permission, of the owner;
- 8 (2) to bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of any automobile or mobile equipment while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity;
- 9 (3) to fiability assumed by the insured under any contract or agreement, except that said coverages shall apply to liability assumed by the insured under an incidental contract, provided that no contractual assumption of liability shall enlarge the scope of this policy; but this exclusion does not apply to a warranty of fitness or quality of the named insured's products or a warranty that work performed by or on behalf of the named insured will be done in a workmanlike manner;
- 10 (4) to bodily injury or property damage due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to
  - (a) liability assumed by the insured under an incidental contract, or
  - (b) expenses for first aid under Supplementary Payments (c).

#### Coverages A and 8-1 only

11 (5) to bodily injury or property damage for which the insured or his indemnitee may be held liable, as a person or organization engaged in the business of manufacturing, distributing, setting or serving alcoholic beverages or as an owner or lessor of premises used for such purposes;

- 12 (6) to any obligation for which the insured may be held liable in an action on a contract or agreement by a person not a party thereto;
- 13 (7) to bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (a) any watercraft owned or operated by or rented or loaned to any insured, or
  - (b) any other watercraft operated by any person in the course of his employment by any insured;
  - but this exclusion does not apply to watercraft while ashore on premises owned by, rented to or controlled by the named insured;
- 14 (8) to bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (a) any aircraft owned or operated by or rented or loaned to any insured, or
  - (b) any other aircraft operated by any person in the course of his employment by any insured;
- 15 (9) to property damage arising out of and in the course of the transportation of mobile equipment by an automobile owned, operated or hired by or loaned to any insured, nor under coverage A unless insurance with respect to the insured's legal liability arising out of the ownership, maintenance or use of such automobile is otherwise afforded by this policy;
- 16 (10) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the named insured's products or work completed by or for the named insured or of any property of which such products or work form #E part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;
- 17. (11) to bodily Injury or property damage arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental. However, if with respect to the following described operations there is a discharge, dispersal, release or escape of oil or other petroleum substance or derivative (including any oil refuse or oil mixed with wastes) into or upon any watercourse or body of water, the insurance does not apply to bodily injury or property damage arising out of such discharge, dispersal, release or escape whether or not sudden and accidental.

#### Description of Operations

Gas Lease Operators --- natural gas

Gasoline Recovery — from casing head or natural gas

Non-operating working interests

Oil or Gas Wall Shooting

Oil or Gas Wells — acidizing

Oil or Gas Wells --- cementing

Oil or Gas Wells — cleaning or swabbing — by contractors

Oil or Gas Wells — drilling or redrilling, Installation or recovery of casing

Oil or Gas Wells --- instrument logging or survey work in wells

Oil or Ges Wells --- perforating of casing

Oil Lease Operators

Oil Pipe Lines - operation, including maintenance

Oil Rig or Derrick Erecting or Dismentling — wood or metal — including construction of foundations or structures or installation of equipment;

#### Coverage A ealy

- 18 (12) except with respect to liability assumed by the insured under an incidental contract, to boddly injury to any employee of the insured arising out of and in the course of his employment by the insured or to any obligation of the insured to indemnify enother because of damages arising out of such injury. However, this exclusion does not apply to a domostic employee whose injury arises out of the ownership, maintenance or use of an automobile covered by this policy and for whose injury benefits in whole or in part are not payable or required to be provided under any workmen's compensation law;
- 19 [13] to any obligation for which the insured or any Company as his insurer may be held liable under any workmen's compensation law, unemployment compensation law, disability benefits law, or any similar law;
- 20 (14) to the liability of any insured for bodily injury to (a) any member of the same household of such insured except a servant, or (b) the named insured.

Coverage & only

21 (15) to property damage to (a) property own to being transported by the insured, or (b) property rented to or in the care, custody or control of the insured, or as to which the insured is for any purpose exercising physical control, other than property damage to a residence or private garage:

#### Coverage 8-1 enly

- 22 [16] to loss of use of tangible property which has not been physically injured or destroyed resulting from
  - (a) a delay in or lack of performance by or on behalf of the named insured of any contract or agreement, or
  - (b) the failure of the named insured's products or work performed by or on behalf of the named insured to meet the level of performance, quality, fitness or durability warranted or represented by the named insured;

but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the named insured's products or work performed by or on behalf of the named insured after such products or work have been put to use by any person or organization other than an insured;

- 23 [17] to property demage to
  - (a) property owned or occupied by or rented to the insured,
  - (b) property used by the insured, or
  - (c) property in the care, custody or control of the insured or as to which the insured is for any purpose exercising physical control;

but parts (b) and (c) of this exclusion do not apply with respect to liability under a written sidetrack agreement and part (c) of this exclusion does not apply with respect to properly damage (other than to elevators) arising out of the use of an elevator at premises owned by, rented to or controlled by the named insured;

- 24 (18) to property damage to premises alienated by the named insured arising out of such premises or any part thereof;
- 25 (19) to property damage to the nemed insured's products arising out of such products or any part of such products;
- 26 (20) to property damage to work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith.

#### PERSONS INSURED

- 27 (a) Except with respect to the ownership, maintenance or use of an automobile, each of the following is an insured under Coverages A and B-1 to the extent set forth below:
  - (1) If the named insured is designated in the Declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor and the spouse of the named insured with respect to the conduct of such business;
  - (2) If the named insured is designated in the Declarations as a pertnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
  - (3) if the named insured is designated in the Declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
  - (4) any person (other than an employee of the named insured) or organization while acting as real estate manager for the named insured; and
  - (5) with respect to the operation, for the purpose of locomotion upon a public highway, of mobile equipment registered under any motor vehicle registration law,
    - (i) an employee of the named insured while operating any such equipment in the course of his employment, and
    - (ii) any other person while operating with the permission of the named insured any such equipment registered in the name of the named insured and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such perion or organization;

provided that no person or organization shall be an insured under this paragraph (5) with respect to:

- (A) bodily injury to any fellow employee of such person injured in the course of his employment, or
- (B) property damage to property owned by, rented to, in charge of or occupied by the named insured or the employer of any person described in subparagraph (ii).

This insurance does not apply to bodily injury or property damage arising out of the conduct of any partnership or joint venture of which the insured is a partner or member and which is not designated in this policy as a named insured.

- 28 (b) With a set ownership, maintenance or use of an automobile earn of a follow is an insured under Coverages A and B to the extent set forth below:
  - (1) the named insured or a relative;
  - (2) any partner or executive officer thereof, but with respect to a non-owned automobile only while such automobile is being used in the business of the named insured;
  - (3) any other person while using an owned automobile or a hired automobile with the permission of the named insured, provided his actual operation or (if he is not operating) his other actual use thereof, is within the scope of such permission, but with respect to bodily injury or properly damage arising out of the loading or unloading thereof, such other person shall be an insured only if he is:
    - (A) a lessee or borrower of the automobile, or
    - (B) an employee of the named insured or of such lessee or borrower;
  - (4) any other person or organization but only with respect to his or its liability because of acts or omissions of an insured under (1), (2) or (3) above. None of the following is an insured:
  - (i) any person while engaged in the business of his employer with respect to bodily injury to any fellow employee of such person injured in the course of his employment;
  - (ii) the owner or lessee (of whom the named insured is a sub-lessee) of a hired automobile or the owner of a non-owned automobile, or any agent or employee of any such owner or lessee;
  - (iii) an executive officer with respect to an automobile owned by him or by a member of his household:
  - (iv) any person or organization, other than the named insured, with respect to:
  - (A) a motor vehicle while used with any trailer owned or hired by such person or organization and not covered by like insurance in the Company (except a trailer designed for use with a private passenger automobile and not being used for business purposes with another type motor vehicle), or
  - (B) a trailer while used with any motor vehicle owned or hired by such person or organization and not covered by like insurance in the Company;
  - (v) any person while employed in or otherwise engaged in duties in connection with an automobile business, other than an automobile business operated by the named insured.

This insurance does not apply to bodily injury or property damage arising out of (1) a non-owned automobile used in the conduct of any partnership or joint venture of which the insured is a partner or member and which is not designated in this policy as a named insured, or (2) if the named insured is a partnership, an automobile owned by or registered in the name of a partner thereof.

#### DEFINITIONS APPLICABLE TO PART I

With respect to Coverages A, 8 and 8-1:

- 29 (A) "Automobile" means, except where stated to the contrary, a land motor vehicle, trailer or semi-trailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include mobile equipment.
- 30 (8) "Automobile Business" means the business or occupation of selling, repairing, servicing, storing, washing, delivering, testing or parking automobiles, their parts or equipment.
- 31 (C) "Bodily Injury" means bodily injury, sickness or disease sustained by any person which occurs during the policy period, including death at any time resulting therefrom.
- 32 (D) "Completed Operations Hazard" includes bodily injury and property damage arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs after such operations have been completed or ebandoned and occurs away from premises owned by or rented to the named insured. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:
  - (1) when all operations to be performed by or on behalf of the named insured under the contract have been completed,
  - (2) when all operations to be performed by or on behalf of the named insured at the site of the operations have been completed, or
  - (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The completed operations hazard does not include bodily injury or property damage arising out of

- (a) operations in connection with the transposition on of property, unless the bodily injury or property damage arises ( ) of a condition in or on a vehicle created by the loading or unloading Stureof,
- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or
- (c) operations for which the classification stated in the policy or in the Company's manual specifies "including completed operations".
- 33 (E) "Damages" includes damages for death and for care and loss of services resulting from bodily injury and damages for loss of use of property resulting from property damage.
- 34 (F) "Elevator" means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stainway, runway, power equipment and machinery; but does not include an automobile servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hoid or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet.
- 35 (G) "Incidental Contract" means any written (1) lease of premises, (2) easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad, (3) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (4) sidetrack agreement, or (5) elevator maintenance agreement.
- 36 (H) "Insured" means any person or organization qualifying as an insured in the "Persons Insured" provision of the applicable insurance coverage. The insurance afforded applies separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the Company's liability.
  - 37 (J) "Mobile Equipment" means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the named insured, including the ways immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well servicing equipment.
  - J8 (K) "Named Insured" means the person or organization named in Item 1 of the Declarations of this policy and with respect to the ownership, maintenance or use of automobiles only, includes his spouse if a resident of the same household.
  - 39 (L) "Named Insured's Products" means goods or products manufactured, sold, handled or distributed by the named insured or by others trading under his name, including any container thereof (other than a vehicle), but "named insured's products" shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold.
  - 10 (M) "Occurrence" means an event, or series of events, including injurious exposure to conditions, proximately caused by an act or omission of the insured regardless of the number of persons, vehicles or objects, affected by such act or omission which results, during the policy period, in bodily injury or property damage, neither expected nor intended from the standpoint of the insured.
  - s1 (N) "Preducts Hazard" Includes bodily injury and property damage arising out of the named insured's products or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs away from premises owned by or rented to the named insured and after physical possession of such products has been relinquished to others.
  - (2) (0) "Property Damage" means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an occurrence during the policy period.
  - 13 (P) "Use" of an automobile includes the loading and unloading thereof, With respect to Coverages A and B only:
  - 14 (Q) "Owned Automobile" means an automobile owned by the named insured.
  - .5 (R) "Hired Automobile" means an automobile used under contract in behalf of, or loaned to, the named insured provided such automobile is not owned by or registered in the name of (1) the named insured or (2) an executive officer thereof or (3) an employee or agent of the named insured who is granted an operating allowance or compensation of any sort for the use of such automobile.
  - (5) "Non-Owned Automobile" means any other automobile not owned by, or furnished for the regular use of, the named insured or a member of his household except a servant.

- 47 (1) "Relative" mean statice of the named insured who is a resident of the same household stated neither such relative nor his spouse owns an automobile.
- 48 (U) "Semi-Trailer". The word "trailer" includes semi-trailer but does not include mobile equipment.
- 49 (V) "Servant" means a private chauffeur or domestic servant of the named insured.
- 50 (W) "Two or More Automobiles" means when two or more automobiles are insured hereunder, the terms of this policy shall apply separately to each, but a motor vehicle and a trailer or trailers attached thereto shall be held to be one automobile as respects limits of liability under this insurance.

#### SPECIAL PROVISIONS APPLICABLE TO PART I

#### LIMITS OF LIABILITY

- 51 Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain bodily injury or property damage, (3) claims made or suits brought on account of bodily injury or property damage, or (4) automobiles to which this policy applies, the Company's liability is limited as follows:
  - The limit of bodily injury liability stated in the Declarations as applicable to "each person" is the limit of the Company's liability for all damages because of bodily injury sustained by one person as the result of any one occurrence; but subject to the above provision respecting "each person", the total liability of the Company for all damages because of bodily injury sustained by two or more persons as the result of any one occurrence shall not exceed the limit of bodily injury liability stated in the Declarations as applicable to "each occurrence".
  - The total liability of the Company for all damages because of all property damage sustained by one or more persons or organizations as the result of any one occurrence shall not exceed the limit of property damage liability stated in the Declarations as applicable to "each occurrence".
- 52 The limits of bodily injury liability and property damage liability stated in the Declarations as "aggregate limits" are respectively the total limits of the Company's liability for all damages arising out of the products hazard and completed operations hazard during the twelve month period beginning with the effective date of such coverage provided the bodily injury or property damage occurs while the policy is in force, Such aggregate limits shall apply during each succeeding twelve month period following renewal of the policy by payment of the required premium when due.

For the purpose of determining the limit of the Company's liability, all bodily liqury and property damage arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

#### FINANCIAL RESPONSIBILITY LAWS

53 When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for bodily injury liability or for property damage liability shall comply with the provisions of such law to the extent of the coverage and limits of liability required by such law. The insured agrees to reimburse the Company for any payment made by the Company which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph.

#### PART II

#### COVERAGES C, D, E and F

#### Loss to the Insured Automobile

- (C) Fire. (D) Theft, (E) Comprehensive, (E-1) Combined Additional Coverage (C.A.C.), (F) Collision, and (F-1) Towing and Road Service To pay for loss to the described automobile caused by:
- 54 (C) (1) fire or lightning, (2) smoke or smudge due to a sudden, unusual, and faulty operation of any fixed heating equipment serving the premises in which the automobile is located, (3) the stranding, sinking, burning, collision or derailment of any conveyance in or upon which the automobile is being transported;
- 55 (D) theft, larceny, robbery, or pilferage, or any attempt thereat;
- 56 (E) any accidental means except collision of the automobile with another object, or upset of the automobile. Breakage of glass and loss caused by missiles, falling objects, fire, theft, explosion, earthquake, windstorm, hail, water, flood, vandalism, malicious mischief, riot, civil commotion or colliding with a bird or animal shall not be deemed loss caused by collision or upset under this coverage.
- 57 (E-1) (C.A.C.) windstorm, hall, earthquake, explosion, riot or civil commution, the forced landing or falling of any aircraft or of its pers or equipment, flood or rising waters, malicious mischief or vandalism, external discharge

or leekage of water except loss resulting fre

Minimum Premium: If the insured cancels this coverage (E-1), the earned premium shall be not less than 25% of the advance premium for the coverage;

- 58 (F) collision of the automobile with another object, or with a vehicle to which it is attached, or upset of the automobile;
- 59 Coverage F-1 Towing & Road Service Insurance To pay for towing and labor costs incurred as the result of the disablement of the automobile, but only for such labor as is performed at the place of disablement;

provided that, with respect to each separate loss

- 60 (1) under the Fire Coverage (C), Theft Coverage (D), Comprehensive Coverage (E) and under the Collision Coverage (F), such payment shall be only for the amount of each loss in excess of the deductible amount, if any, stated in the Declarations as applicable thereto;
- 61 (2) under the Combined Additional Coverage (E-1), \$25 shall be deducted from the amount of each loss caused by malicious mischief or vandelism.

#### SUPPLEMENTARY PAYMENTS

- 62 (a) If a theft of the entire described automobile is covered under this policy, the Company will reimburse the named insured for transportation expense, not exceeding \$10 for any one day for private passenger automobiles, sation wagons, and commercial type vehicles up to one ton load capacity, and not exceeding \$25 for any one day nor a total of \$750 for commercial type vehicles in excess of one ton load capacity. Reimbursement shall be limited to such expense incurred during the period starting 48 hours after the theft has been reported to the Company and the police and ending when the Company offers settlement for the theft.
- 63 (b) As respects private passenger type automobiles, the Company will pay, not to exceed \$200 for each loss, for loss of wearing apparel and luggage of the named insured or a relative, providing the loss is caused:
  - (1) by a collision with respect to which this policy affords automobile collision insurance; or
  - (2) by fire, lightning, flood, or by theft of the entire automobile, and the loss is coincident with other loss with respect to which this policy affords automobile comprehensive insurance.
- 64 (c) The Company, with respect to such transportation or comprehensive insurance as is afforded by this policy, shall pay any general average and salvage charges for which the named insured becomes legally liable.

#### EXCLUSIONS APPLICABLE TO PART II

65 Exclusions (1) and (2) under Part 1 apply also to Part II. In addition, this policy does not apply under

Coverages C, D, E, E-1 and F,

- 66 (1) to loss due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or any act or condition incident to the foregoing, or to confiscation by duly constituted governmental or civil authority;
- 67 (2) to loss to the automobile which is due and confined to wear and tear, freezing, mechanical or electrical breakdown or failure, unless such loss results from other loss covered by this policy;
- 68 (3) to loss to tires only, except by fire, theft, vandalism or malicious mischief;
- 69 (4) to loss to
  - (a) any device or instrument designed for the recording, reproduction, or recording and reproduction of sound unless such device or instrument is permanently installed in the automobile;
  - (b) any tape, wire, record disc or other medium for use with any device or instrument designed for the recording, reproduction, or recording and reproduction of sound;
- 70 (5) with respect to a substitute automobile or a non-owned automobile, (a) to any loss arising out of the operation of an automobile business by the named insured or out of his employment in such business, or (b) to any loss sustained while the automobile is not in the lawful custody of the named insured.

Coverages D and E only,

71 to loss due to conversion, embezzlement or secretion by any person in lawful possession of the automobile under a bailment lease, conditional sale, morrgage or other encumbrance.

Coverage F only,

72 to breakage of glass if insurance with respect to such breakage is otherwise afforded.

#### ZFINIT S APPLICABLE TO PART II

The definitions of "Automobile Business", "Relative" and "Servant" under Part I of the policy apply to Part II. In addition, the following definitions apply to Part II:

- 73 (A) "Camper" means a structure designed to be mounted upon a motor vehicle and to provide facilities for human habitation or camping purposes;
- 74 (8) "Described Automobile" means the vehicle described in the Declarations and includes a newly acquired automobile, non-owned automobile and/or substitute automobile, each as hereinafter defined.
- 75 The word "automobile" also includes equipment permanently attached thereto and other equipment cerried therein pertinent to its maintenance, repair of operation as a motor vehicle, but shall not include pads, dollies, burlap, skids, tarpaulins, conveyors, wardrobes, hand trucks and other similar equipment, it does not include a camper as defined herein unless such camper is described in this policy and the required premium paid.

Trailers and campers shall not be deemed to be equipment.

- 76 (C) "Loss" wherever used with respect to this insurence means each direct and accidental loss of or damage to the automobile.
- 77 (D) "Newly Acquired Automobile" means an automobile, ownership of which is acquired by the named insured, (a) if it replaces the described automobile and the named insured notifies the Company within thirty days following the date of its delivery to him or within the policy term then current, whichever is the longer period of time, or (b) if it is an additional automobile and the Company insures all automobiles owned by the named insured at such delivery date and the named insured notifies the Company within thirty days following the date of its delivery to him; but the insurance with respect to the newly acquired automobile does not apply to any loss against which the named insured has other collectible insurance. The named insured shall pay any additional premium required.
- 78 (E) "Non-owned Automobile" means any automobile except (a) the described automobile, (b) a substitute automobile, or (c) an automobile owned by or furnished for regular use to the named insured or a member of his household except a servant.
- 79 (F) "Substitute Automobile" means an automobile not owned by the named insured, while temporarily used as a substitute for the described automobile while the described automobile is withdrawn from normal use because of its breakdown, repair, servicing, loss or destruction.
- 80 (G) "Two or More Automobiles" means when two or more automobiles are insured hereunder, the terms of this policy shall apply separately to each and a motor vehicle and a trailer or trailers attached thereto shall be held to be separate automobiles as respects limits of liability, including any deductible provisions, under this insurance.

#### SPECIAL PROVISIONS APPLICABLE TO PART II

#### LIMITS OF LIABILITY

81 The limit of the Company's liability for loss shall not exceed the actual cash value, at time of loss, nor what it would then cost to repair or replace the automobile or part with other of like kind and quality, less depreciation.

The Company may pay for the loss in money or may repair or replace the automobile or any of its parts, or may return any stolen property with payment for any resultant damage thereto at any time before the loss is paid or the property is so replaced, or may take all or such part of the automobile at the agreed or appraised value, but there shall be no abandonment to the Company.

#### NAMED INSURED'S DUTIES WHEN LOSS OCCURS

- 82 When loss occurs, the named insured shall:
  - (a) protect the automobile, whether or not the loss is covered by this policy, and any further loss due to the named insured's failure to protect shall not be recoverable under this policy; reasonable expense incurred in affording such protection shall be deemed incurred at the Company's request;
  - (b) file proof of loss with the Company within sixty days after the occurrence of loss, unless such time is extended in writing by the Company, in the form of a sworn statement of the named insured setting forth the interest of the named insured and of all others in the property affected, any encumbrances thereon, the actual cash value thereof at time of loss, the amount, place, time and cause of such loss, the amount of rental or other expense for which reimbursement is provided under this policy, together with original receipts therefor, and the description and amounts of all other insurance covering such property.

Upon the Company's request, the named insured shall exhibit the damaged property to the Company and submit to examinations under eath by anyone designated by the Company, subscribe the same and produce for the Company's examination all pertinent records and sale invoices, or certified copies thereof to be made, all at such reasonable times and places as the Company shall designate.

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APPRAISAL.

83 If the named insured and the Company fail, "agree as to the amount of loss, each shall, on the written demand of either, made within sixty days after receipt of proof of loss by the Company, select a competent and disinterested appraiser, and the appraisal shall be made at a reasonable time and place. The appraisers shall first select a competent and disinterested umpire, and failing for fifteen days to agree upon such umpire, then, on the request of the named insured or the Company, such umpire shall be selected by a judge of a court of record in the county and state in which such appraisely is pending. The appraisers shall then appraise the loss, stating separately the actual cash value at the time of loss and the amount of loss, and failing to agree shall submit their differences to the umpire. An award in writing of any two shall determine the amount of loss. The named insured and the Company shall each pay his or its chosen appraiser and shall bear equally the other expenses of the appraisal and umpire.

The Company shall not be held to have waived any of its rights by any act relating to appraisal,

#### NO BENEFIT TO BAILEE

84 This insurance shall not inure directly or indirectly to the benefit of any carrier or bailes liable for loss to the automobile.

#### PART III

#### COVERAGES G and H

## Medical Expense Insurance (G) Guest Medical Expense (H) Family Medical Expense

- 85 (G) Guest Medical Payments, and (H) Family Medical Payments to pay all reasonable expenses actually incurred within one year from the date of the accident for nacessary medical, surgical, dental, X-ray, ambulance, hospital, professional nursing and funeral services, pharmaceuticals, orthopedic and prosthetic devices, eyeglasses and hearing aids to or for:
- 86 (G) any person other than the named insured or a relative who sustains bodily injury, caused by accident, while occupying
  - [1] an owned automobile, provided the actual use thereof is by the named insured or with his permission, or
  - (2) a non-owned automobile, if the bodily injury results from its operation or occupancy by the named insured or a relative or its operation for the named insured by a servant, provided the actual use of such automobile is with the permission of the owner;
- 87 (H) the named insured or a relative who sustains bodily injury, caused by accident,
  - (1) while occupying an owned automobile or a non-owned automobile, provided the actual use of such automobile is with the permission of the owner, or
  - (2) through being struck by a motor vehicle while not occupying any other motor vehicle.

#### EXCLUSIONS APPLICABLE TO PART III

Exclusions 1, 2, 3 and 12 of Part I apply to Coverage G. Exclusions 1 and 2 of Part I apply to Coverage H. In addition this insurance does not apply under Part III:

- 88 (1) to bodily injury due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident thereto.
- 89 (2) under Coverage G, to bodily injury to any employee of an automobile business if the accident arises out of the operation thereof and if benefits therefor are in whole or in part either payable or required to be provided under any workmen's compensation law.

#### DEFINITIONS APPLICABLE TO PART III

The definitions applicable to Part I, except the definitions of "Non-owned Automobile" and "Two or More Automobiles", apply to Part III. The following definitions also apply:

- 90 (A) "Accident" means an undesigned, sudden and unexpected event.
- 91 (B) "Motor Vehicle" means a land motor vehicle designed for use principally upon public roads and includes a trailer of any type.
- 92 (C) "Non-Owned Automobile" means an automobile of the private passenger, pickup or sedan delivery type, or of the commercial truck type if used for fam purposes; not owned by, or furnished for the regular use of the named insured or a member of his household except a servent.
- 93 (D) "Occupying" means in or upon or entering into or alighting from.
- 94 (E) "Trailer" means a trailer or semi-trailer not described in the policy, if such trailer is designed for use with a private passenger automobile; provided that with respect to a home, office, store, display, or passenger trailer.

- Coverage G shall and Coverage H shall apply only while such trailer is actually public toads.
- 95 (F) "Two or more Automobiles" means when two or more automobiles are insured hereunder, the terms of this policy shall apply separately to each, but a motor vehicle and a trailer or trailers attached thereto shall be held to be one automobile as respects limits of liability under Coverages G and H.

#### SPECIAL PROVISIONS APPLICABLE TO PART III

#### LIMITS OF LIABILITY

96 The limit of fiability for medical payments stated in the Declarations as applicable to "each person" is the limit of the Company's liability for all expenses incurred by or on behalf of each person who sustains bodily injury in any one accident.

#### MEDICAL REPORT: PROOF AND PAYMENT OF CLAIM

97 As soon as practicable the injured person or someone on his behalf shall give to the Company written proof of claim, under oath if required, and shall, after each request from the Company, execute authorization to enable the Company to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by the Company when and as often as the Company may reasonably require. The Company may pay the injured person or any person or organization rendering the services and such payment shall reduce the amount payable hereunder such injury. Payment hereunder shall not constitute admission of liability of the insured or, except hereunder, of the Company.

#### PART IV

#### COVERAGE

#### **Uninsured Motorists Coverage**

- 98 To pay all sums which the insured or his legal representative shall be legally entitled to recover as damages from the owner or operator of an uninsured motor vehicle because of bodily injury sustained by the insured, caused by accident and arising out of the ownership, maintenance or use of such uninsured motor vehicle; provided that, for the purposes of this coverage,
  - (1) bodily injury liability coverage of the policy must be in effect at the time of such accident with respect to the insured motor vehicle;
  - (2) determination as to whether the insured is legally entitled to recover such damages, and if so entitled, the amount rhereof, shall be made by agreement between the insured and the Company or, in the event of disagreement, by arbitration;
  - (3) no cause of action shall accrue to the insured unless within one year from the date of accident
    - (a) suit for bodily injury has been filed against the uninsured motorist in a court of competent jurisdiction, or
    - (b) agreement as to the amount due under this Part IV has been concluded, or
    - (c) the insured has formally instituted arbitration proceedings.

In the event arbitration is not enforceable in any state, province or territory where this insurence is applicable, and the insured and the Company do not agree as to whether the insured is legally entitled to recover damages from the owner or operator of an uninsured motor vehicle, and if so entitled the amount thereof, determination of such matters shall be made by [1] arbitration as provided in the Special Provisions, if such arbitration is agreed to by the Company and the insured, or by [2] judicial determination in an action between the insured and the Company brought by either within one year from the date of accident.

#### EXCLUSIONS APPLICABLE TO PART IV

This policy does not apply under Part IV:

- 99 (1) to damages with respect to which any insured, his legal representative or any person entitled to payment under this coverage shall, without the written consent of the Company, make any settlement with or prosecute to judgment any action against any person or organization who may be legally liable therefor;
- 100 (2) so as to inure directly or indirectly to the benefit of any workmen's compensation or disability benefits carrier or any person or organization qualifying as a self-insurer under any workmen's compensation or disability benefits law or any similar law;
- 101 (3) to bodily injury to an insured while occupying an automobile (other than the described automobile) owned by a named insured or any relative resident in the same household, or through being struck by such vehicles;
- 102 (4) while the automobile is being operated in any prearranged or organized racing or speed contest or in practice or preparation for any such contest.

#### DEFINITIONS APPLICABLE TY . 'ART IV

The definitions of "Bodily Injury", "Relative" (%) Two or More Automobiles" under Part I of the policy apply to Part IV. In addition, the following definitions apply to Part IV:

- 03 (A) "Automobile" means a land motor vehicle or trailer other than (1) a farm type tractor or other equipment designed for use crincipally off public roads, while not upon public roads, (2) a vehicle operated on rails or crawler-treads, or (3) a vehicle while located for use as a residence or premises.
- 04 (B) "Damages" include damages for care and loss of services,
- D5 (C) "Described Automobile" means (1) the automobile described in the Declarations or schedule attached to the policy, for which Uninsured Motorists Insurance is indicated as covered and (2) any automobile while temporarily used as a substitute for the automobile described in subdivision (1) of this definition when withdrawn from normal use because of its breakdown, repeir, servicing, loss or destruction, provided that such substitute automobile is not owned by, nor furnished for the regular use of, the named insured or a relative.
- 36 (D) "Hit-and-Run Motor Vahicle" means a motor vehicle which causes bodily injury to an insured arising out of physical contact of such motor vehicle with the insured or with an automobile which the insured is occupying at the time of the accident, provided
  - (1) there cannot be ascertained the identity of either the operator or the owner of such "hit-and-run motor vehicle";
  - (2) the insured or someone on his behalf shall have reported the accident within 24 hours to a police, peace or judicial officer or to the Commissioner of Motor Vehicles, and shall have filed with the Company within 30 days thereafter a statement under oath that the insured or his legal representative has a cause or causes of action arising out of such accident for damages against a person or persons whose identity is unascertainable, and setting forth the facts in support thereof; and
  - (3) at the Company's request, the insured or his legal representative makes available for inspection the automobile which he was occupying at the time of the accident.
- 7 [E] "Insured" means (1) the named insured or a relative, (2) any other person while occupying an insured motor vehicle, and (3) any person, with respect to damages he is entitled to recover because of bodily injury to which this insurance applies sustained by an insured under (1) or (2) above.
- 8 (F) "Insured Motor Vehicle" means (1) the described automobile, provided the actual use thereof is by the named insured or a relative or by any other person with the permission of the named insured, or {2} a non-owned automobile while being operated by the named insured with the permission of the owner. An "Insured Motor Vehicle" does not include an automobile while being used as a public or livery conveyance.
- § (G) "Named Insured": If the insured named in item 1 of the Declarations is an individual, the term "named insured" includes his spouse if a resident of the same household.
- 2 (H) "Non-Owned Automobile" means an automobile not owned by or regularly or frequently used by the named insured or a relative.
- 1 (J) "Occupying" means in or upon or entering into or alighting from.
- 2 (K) "Uninsured Motor Vehicle" means (1) a land motor vehicle or trailer with respect to the ownership, meintenance or use of which there is, in at least the amounts specified by the financial responsibility law of the state in which the insured motor vehicle is principally garaged, no bodily injury liability insurance or bond applicable at the time of the accident, or there is such applicable insurance or bond but the company writing the same (i) denies coverage thereunder or (ii) is or becomes insolvent within one year of such eccident, or (2) a hit-and-run motor vehicle, as defined.

The term "uninsured motor vehicle" shall not include:

- (1) an "insured motor vehicle", or
- (2) a motor vehicle owned by the named insured or any resident of the same household or self-insured within the meaning of the safety responsibility law of the state or province in which it is registered, or which is owned by the United States or Canada, or any state or province or any agency or political subdivision of any of them, or
- (3) a land motor vehicle or trailer operated on rails or crawler treads, or
- (4) a land motor vehicle or trailer while located for use as a residence or premises and not as a vehicle, or
- (5) a farm type tractor or equipment designed for use principally off public roads, except while actually upon public roads.

## SPECIAL PROVISIONS APPLICABLE TO PART IV

(a) The limits of the Company's liability, unless otherwise stated in the Declarations, shall be the limits of bodily injury liability required by any motor vehicle financial responsibility law of the state, province or territory in which the named insured resides, in the event there is no such applicable motor vehicle financial responsibility law, the limit of the Company's liability law, the limit of the Company's liability law, the limit of the Company's liability law, the limit of the Company's liability law, the limit of the Company's liability law, the limit of the Company's liability law, the limit of the Company's liability law, the limit of the Company's liability law, the limit of the Company's liability law, the limit of the Company's liability law, the limit of the Company's liability law, the limit of the Company's liability law, the limit of the Company's liability law is liability law.

it in the \$5,000 found of bodily injury sustained by one insured as a sult of any one a sunt and, subject to the above provision respecting one insured, shall be \$10,000 on account of bodily injury sustained by two or more insureds as the result of any one accident.

Insurance applies separately to each insured, but the inclusion of more than one insured shall not increase the limits of the Company's liability.

- 114 (b) Any amount payable under the terms of Part IV because of bodily injury sustained in an accident by a person who is an insured under this coverage shall be reduced by
  - (1) all sums paid on account of such bodily injury by prion behalf of (i) the owner or operator of the uninsured motor vehicle and (ii) any other person or organization jointly or severally liable together with such owner or operator for such bodily injury including all sums-paid under Coverage A of the policy, and
  - (2) the amount poid and the present value of all amounts payable on account of such bodily injury under any workmen's compensation law, disability benefits law or any similar law.
- 115 (c) Any payment made under Part IV to or for any insured shall be applied in reduction of the amount of damages which he may be entitled to recover from any person insured under Coverage A of the policy.
- 116 (d) The Company shall not be obligated to pay under this coverage that part of the damages which the insured may be entitled to recover from the owner or operator of an uninsured motor vehicle which represents expenses for medical services paid or payable under Coverages G or H of the policy.

#### NOTICE OF LEGAL ACTION

117 If, before the Company makes payment of loss hereunder, the insured or his representative shall institute any legal action for bodily injury against any other person or organization legally responsible for the use of a motor vehicle involved in the accident, a copy of the summons and complaint or other process served in connection with such legal action shall be forwarded immediately to the Company by the insured or his legal representative.

#### PROOF OF CLAIM; MEDICAL REPORTS

118 As soon as practicable, the insured or other person making claim shall give to the Company written proof of claim, under oath if required, including full particulars of the nature and extent of the injuries, treatment, and other details entering into the determination of the amount payable hereunder. The insured and every other person making claim hereunder shall submit to examinations under oath by any person named by the Company and subscribe the tame, as often as may reasonably be required. Proof of claim shall be made upon forms furnished by the Company unless the Company shall have failed to furnish such forms within 15 days after receiving notice of claim.

The injured person shall submit to physical examinations by physicians selected by the Company when and as often as the Company may reasonably require and he, or in the event of his incapacity his legal representative, or in the event of his death his legal representative or the person or persons entitled to sue therefor, shall upon each request from the Company execute authorization to enable the Company to obtain medical reports and records.

#### ARBITRATION

119 If any insured making claim hereunder and the Company do not agree that such insured is legally entitled to recover damages from the owner or operator of an uninsured motor vehicle because of bodily injury to the insured, or do not agree as to the amount payable hereunder, then either party, on written demand of the other, shall institute arbitration proceedings by serving upon the other a formal demand for arbitration.

Within thirty days thereafter the parties shall, by agreement, select a single neutral arbitrator, if unable to agree, a neutral arbitrator shall be selected by a judge of a court of record in the county and state in which such arbitration is pending. The arbitrator shall hear and determine the following issues:

- (1) The existence of the uninsured motorist,
- (2) The liability of the uninsured materist to the insured,
- (3) The amount of the award within the terms and limits of the policy or policies applicable to the proceedings.

The decision in writing of the arbitrator shall be binding upon the insured and the insurer, and judgment upon the eward rendered by the arbitrator may be entered in any court having jurisdiction thereof. The insured and the insurer shall bear equally the expense of the arbitration, provided that attorney fees and fees paid to medical and other witnesses are not deemed to be expenses of arbitration but are to be borne by the party incurring them.

Unless the parties otherwise agree, the arbitration shall be conducted in the county and state in which the insured resides and in accordance with the usual rules governing procedure and admission of evidence in courts of law.

Formal demand for arbitration shall be a demand filed in a court of competent jurisdiction in the county and state of the residence of the party making such demand and service on the other party, or by certified letter to the party against whom arbitration is demanded, with return receipt as evidence

TRUST AGREEMENT

7120° If subrogation under Part IV is not permit ander the law of any state or province where applicable, the following trius: agreement shall apply in lieu of subrogation: in the event of payment to any person under Part IV:

(a) the Company shall be entitled to the extent of such payment to the proceeds of any sattlement or judgment that may result from the exercise of any rights of recovery of such person against any person or organization legally responsible for the bodily injury because of which such payment is made, including the proceeds of any settlement with or judgment against a person or organization who is an insured under Part t of this policy;

(b) such person shall hold in trust for the benefit of the Company all rights of recovery which he shall have against such other person or organization because of the damages which are the subject of claim made under this insurance:

(c) such person shall do whatever is proper to secure and shall do nothing after loss to prejudice such rights;

(d) if requested in writing by the Company, such person shall take, through any representative designated by the Company, such action as may be necessary or epiropriste to recover such payment as damages from such other person or organization, such action to be taken in the name of such person; in the event of a recovery, the Company shall be reimbursed out of such recovery for expenses, costs and attorneys' fees incurred by it in connection therewith:

(a) such person shall execute and deliver to the Company such instruments and papers as may be appropriate to secure the rights and obligations of such person and the Company established by this provision.

#### PAYMENT OF LOSS BY THE COMPANY

121 Any amount due hereunder is payable (a) to the insured, or (b) if the insured be a minor to his parent or guardian, or (c) if the insured be deceased to his surviving spause, otherwise (d) to a person authorized by law to receive such payment or to a person legally entitled to recover the damages which the payment represents; provided, the Company may at its option pay any amount due hereunder in accordance with division (d) hereof.

#### POLICY PERIOD: TERRITORY

122 This insurance applies only to accidents which happen during the policy period and while the automobile is within the United States of America, its territories or possessions, or Canada.

#### CONDITIONS

#### I. PREMIUM AND DEFINITION OF PREMIUM BASES

123 Premium bases and rates for hazards stated in the application for this policy are those applicable in accordance with the manuals in use by the Company. The premium stated in the Declarations is an estimated premium only. At the end of each policy period, the earned premium shall be computed in accordance with the Company's rules, rates, rating plans, premiums and minimum premiums applicable to this insurance and upon notice thereof to the named insured shall become due and payable. If the earned premium thus computed exceeds the estimated advance premium paid, the named insured shall pay the excess to the Company; if less, the Company shall return to the named insured the unearned portion paid by such insured.

When used as a premium basis:

- 124 (1) the words "payroll" or "remuneration" mean (a) the entire remuneration earned during the policy period by proprietors and by all employees of the named insured, other than drivers of automobiles and aircraft pilots and copilots, subject to any overtime earnings or limitation of remuneration rule applicable in accordance with the manuals in use by the Company;
- 125 (2) the word "receipts" means the gross amount of money charged by the named insured or by others during the policy period as are rated on a receipts basis other than receipts from telecasting, broadcasting or motion pictures, and includes taxes, other than taxes which the named insured collects as a separate item and remits directly to a governmental division;
- 126 (3) the word "cost" means the total cost to (a) the named insured with respect to operations performed for the named insured during the policy period by independent contractors, or (b) any indemnitee with respect to any contract covered by this policy, of all work let or sub-let in connection with each specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in execution of such work, whether furnished by the owner, contractor or sub-contractor, including all fees, allowances, bonuses or commissions made, paid or due;
- 127 [4] the word "sales" means the gross amount of money charged by the named insured or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair, and includes taxes, other than laxes which the named insured and such others collect as a separate item and remit directly to a governmental division;
- 128 (\$) the words "cost of hire" mean the amount incurred for hired automobiles, including the entire remuneration of each employee of the named in-

sured engaged in speration of such automobiles subject to an average weekly maximus sheration of \$100, provided that such amount shall not include any amobiling incurred for the hire of any such automobiles which are subject to compulsory insurance requirements of any federal or public authority.

129 (6) the words "Class I persons" mean the following persons, provided their usual duties in the business of the named insured include the use of non-owned automobiles: (a) all employees, including officers, of the named insured compensated for the use of such automobiles by salary, commission, terms of employment, or specific operating allowance of any sort; (b) all direct agents and representatives of the named insured;

130 (7) the words "Class 2 employees" mean all employees; including officers, of the named insured, not included in Class 1 persons.

The named insured shall maintain for each hazard records of the information necessary for premium computation on the basis stated in the Declarations, and shall send copies of such records to the Company at the end of each policy period and at such times during the policy period as the Company may direct.

#### II. INSPECTION AND AUDIT

131 The Company shall be permitted but not obligated to inspect the named insured's property and operations at any time. Neither the Company's right to make inspections not the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the named insured or others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

The Company may examine and audit the named insured's books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

#### III. NOTICE

1122 In the event of an accident, occurrence or loss, written notice containing particulars sufficient to identify the insured and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the insured to the Company or any of its authorized agents as soon as practicable and, in case of theff, the insured shall promptly notify the police.

If claim is made or suit is brought against the insured, the insured shall immediately forward to the Company every demand, notice, summons or other process received by him or his representative.

#### IV. CHANGES

133 Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the Company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy.

#### V. REIMBURSEMENT AGREEMENT

134 If any endorsement pertaining to insurance afforded by this policy, prescribed and required under the provisions of any state or federal Motor Cerrier Regulatory authority, or any loss payable clause or endorsement, which may be attached to this policy, at the request of the insured, makes the Company liable to pay any loss, damage or expense which it would not otherwise be obligated to pay except for the attachment of such endorsement, the insured agrees to reimburse the Company for any such loss, damage or expense so paid.

#### VI. ASSIGNMENT

135 Assignment of interest under this policy shall not bind the Company until its consent is endorsed hereon. If, however, the named insured shall die such insurance as is afforded by this policy shall cover (1) as named insureds, the named insured's spouse if a resident of the same household at the time of such death, and the named insured's legal representative but only while acting within the scope of his duties as such; and (2) as an insured, the person having proper temporary custody of the property of such named insured but only until the appointment and qualification of the legal representative.

### VII. DECLARATIONS; POLICY TERMS CONFORM TO STATUTE

136 By acceptance of this policy the named insured agrees that the statements in the Declarations are his agreements and representations and that this policy embodies all agreements existing between himself and the Company or any of its agents relating to this insurance.

Terms of this policy which are in conflict with the statutes of the state wherein this policy is issued, are hereby amended to conform to suc-statutes.

/III. ACTION AGAINST THE COMPA

- 37 No action shall lie against the Company under my coverage unless, as a condition precedent thereto, there shall have been full compliance with all the terms of this policy, nor (a) as respects Coverages A, B and B-1 until the amount of the insured's obligation to pay shall have been finally determined either by judgment against the insured after actual trial or by written agreement of the insured, the claimant and the Company, and (b) as respects Coverages C, D, E, E-1 and F, until thirty days after proof of loss is filed and the amount of loss is determined as provided in this policy.
- 38 Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the Company as a party to any action against the insured to determine the insured's liability, nor shall the Company be impleaded by the insured or his legal representative.
- 39 No action shall lie against the Company under Coverage 3 except as provided under Part IV of this policy.

Bankruptcy or insolvency of the insured or of the insured's estate shall not relieve the Company of any of its obligations hereunder.

### C. ASSISTANCE AND COOPERATION IF THE INSURED

#### Coverages A, B, B-1, C, D, E, E-1 and F

10 The insured shall cooperate with the Company and upon the Company's request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the insured because of bodily injury or property damage with respect to which insurence is afforded under this policy; and the insured shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The insured shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

#### Coverage J

1 After notice of claim the Company may require the insured to take such action as may be necessary or appropriate to preserve his right to recover damages from any person or organization elleged to be legality responsible for the bodily injury; and in any action against the Company, the Company may require the insured to join such person or organization as a party defendant.

#### .. SUBROGATION

2 In the event of any payment under this policy, the Company shall be subrogated to all the insured's rights of recovery therefor against any person or organization and the insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The insured shall do nothing after loss to prejudice such rights.

#### : OTHER INSURANCE

#### Coverages A, B and S-1

3 The insurance afforded by this policy is primary insurance, except when stated to apply in excess of or contingent upon the absence of other insurance. When this insurance is primary and the insured has other insurance which is stated to be applicable to the loss on an excess or contingent basis, the amount of the Company's liability under this policy shall not be reduced by the existence of such other insurance.

When both this insurance and other insurance apply to the foss on the same basis, whether primary, excess or contingent, the Company shall not be liable under this policy for a greater proportion of the loss than that stated in the applicable contribution provision below:

(a) Contribution by Equal Shares, if all of such other valid and collectible insurance provides for contribution by equal shares, the Company shall not be liable for a greater proportion of such loss than would be payable if each insurer contributes an equal share until the share of each insurer equals the lowest applicable limit of liability under any one policy or the full amount of the loss is paid, and with respect to any amount of loss not so paid the remaining insurers then continue to contribute equal shares of the remaining amount of the loss until each such insurer has paid its limit in full or the full amount of the loss is paid.

[b] Contribution by Limits, If any such other insurance does not provide for contribution by equal shares, the Company shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.

, Excess Insurance ired and Non-Owned Automobiles. With respect to a hired automobile of showned automobile, coverages A, B and B-1 shall be excess insurance over any other valid and collectible insurance available to the insured.

#### Coverages C, D, E, E-1 and F

144 The Company shall not be liable for a greater proportion of any loss than the applicable limit of liability stated in the Declarations bears to the total applicable limit of all collectible insurance against such loss provided, however, this policy shall not apply under said coverages, with respect to a substitute automobile or non-owned automobile, to any loss, against which the owner of such automobile is covered by other insurance.

#### Coverages 'G and H

145 With respect to a non-owned automobile, coverages G and H shall be excess over any other collectible medical payments insurance applicable to such automobile.

#### Coverage

146 With respect to bodily injury to an insured while occupying an automobile not owned by the named insured, the insurance under the Uninsured Motorists Coverage shall apply only as excess insurance over any other similar insurance available to such insured and applicable to such automobile as primary insurance, and this insurance shall then apply only in the amount by which the limit of liability for this coverage exceeds the applicable limit of liability of such other insurance.

Except as provided in the foregoing paragraph, if the insured has other similar insurance available to him and applicable to the accident, the damages shall be deemed not to exceed the higher of the applicable limits of liability of this insurance and such other insurance, and the Company shall not be liable for a greater proportion of any loss to which this Uninsured Motorists Coverage applies than the limit of liability hereunder bears to the sum of the applicable limits of liability of this insurance and such other injurance.

#### XII. CANCELLATION

- 147 This policy may be canceled by the named insured by surrender thereof to the Company or any of its authorized agents or by mailing to the Companywritten notice stating when thereafter such cancellation shall be effective.
- 148 This policy may be canceled, or the whole or any portion of any coverage afforded thereby may be canceled or reduced, or the renewal date may be changed, by the Company by mailing to the named insured at the address shown in this policy written notice stating when not less than 10 days thereafter such cancellation, reduction, or change of renewal date, shall be effective. In the event of the cancellation of a portion of the coverage, or a reduction of the whole or any portion of the coverage, said notice shall also describe the portion canceled or reduced. The mailing of notice as aforesaid shall be sofficient proof of notice and if the entire policy is canceled the effective date and hour of cancellation stated in the notice shall become the end of the policy period. In the event of the cancellation of a portion of the coverage, or reduction of the whole or any portion of the coverage, the effective date and hour stated in the notice shall be the effective date of the changed coverage, and said notice shall constitute an endorsement issued to form a part of said policy. Delivery of such written notice either by the named insured or by the Company shall be equivalent to mailing.

If the named insured cancels, earned premiums shall be computed in accordance with the customery short rate table and procedure. If the Company cancels, or reduces coverage, earned premiums shall be computed pro rate. Premium adjustment may be made at the time cancellation or reduction is effected and, if not then made, shall be made as soon as practicable after cancellation or reduction becomes effective. The Company's check or the check of its representative mailed or delivered as aforesaid shall be a sufficient tender of any refund of premium due to the named insured.

#### XIII. RECIPROCAL PROVISIONS

Applicable only if this policy is issued by the Truck Insurance Exchange or Farmers Insurance Exchange.

As used in these provisions the term "Underwriters Association" means the Truck Underwriters Association or Farmers Underwriters Association respectively, attorney-in-fact for the Insurance Exchange Issuing the policy.

This policy is made and accepted in consideration of the payment of the Premium Deposit herein provided, the declarations made in the application for the Policy, and the execution of a power of attorney to the Underwriters Association, herein called the "Association", authorizing it to execute interinsurance policies between the holder of this policy, herein called the "named insured", and other subscribers to the Insurance Exchange issuing the policy.

No term or condition of the policy is intended create, creates, or shall be construed to create a partnership or mutual. Cance association, or to give rish to or create any joint liability.

To enforce any claims arising under this policy the Exchange shall be sued or sue in its own name as in the case of an individual. Service of process in any such suit against the Exchange shall be upon the Underwriters Association, Arty. in fact.

- 149 Membership Fees paid for membership in the Exchange are not part of the premium and are fully earned upon membership being granted and coverage effected and are not returnable but may be applied as a credit to Membership Fees required of the insured named in the Declarations for insurance accepted by the Exchange.
- 150 The entire policy shall automatically and immediately become canceled and void upon the expiration date of any current term, if the named insured defaults in making payment of amounts required to maintain the premium deposit.
- 151 The annual meeting of the members of the Exchange shall be held at the Home Office of the Exchange at Los Angeles, California, on the first Tuesday following the first Monday following the 15th day of March of each year, at the hour of 2 P.M., (if this policy is issued by the Farmers Insurence Exchange such meeting shall be held at the same place on the first Monday following the 15th day of March, at the hour of 2 P.M.), unless the Board of Governors shall elect to change the time and place of such meeting, in which case, but not otherwise, written or printed notice shall be mailed each member at his last known address at least ten days prior thereto. The Board of Governors shall be chosen by the subscribers from among themselves, at the annual meeting, or any special meeting held for that purpose and shall have full power and authority to establish rules and regulations for the management of the Exchange not inconsistent with subscribers' agreements.

The Premium Deposit for this policy and all payments made for its continuance shall be payable to the Exchange at the Home Office of the Exchange. The funds so paid shall be placed to the credit of the named insured upon the records of the Exchange and applied to the payment of insured's proportion of losses and expenses and to the establishment of reserves and general surplus. All such funds may be deposited and withdrawn or invested and reinvested as the Board of Governors or its Executive Committee designates. The insured agrees that any amount allocated to the surplus fund of the Exchange by the Board of Governors may be retained by the Exchange and applied, after providing for the payment of all liabilities of the Exchange, to any purpose deemed proper and advantageous to policyholders.

152 This policy is non-essessable.

#### XIV. SPECIAL PROVISIONS

Not applicable if this policy is issued by the Truck Insurance Exchange or Farmers Insurance Exchange.

- 153 The entire policy shall automatically and immediately lapse and become void upon the expiration date of any current term if the named insured defaults in making payment of the premium.
- 154 Policy Fees paid are not part of the premium and are fully earned upon issuance of the policy and are not returnable but may be applied as a credit to policy fees required of the insured named in the Declarations for insurance accepted by the Company.

### XV. POLICY PERIOD, TERRITORY, LIMITED MEXICO COVERAGE

- \$55 Except with respect to the ownership, maintenance or use of an automobile, and as otherwise provided herein, the insurance afforded by this policy applies only to bodily injury or property damage which occurs during the policy period within the policy territory.
- 156 With respect to the ownership, maintenance or use of an automobile, the insurance efforded by this policy applies only to bodily injury or property damage which occurs, or to losses to the automobile which happen, during the policy period within the territory described in paragraph (1) or (2) of the definition of policy territory. Except with respect to Coverage J, the insurance also applies while the automobile is being used for trips into that part of the Republic of Mexico lying not more than 75 miles from the boundary line of the United States of America.
- 157 "Policy Territory" means:
  - [1] the United States of America, its territories or possessions, or Canada, or [2] international waters or air space, provided the bodily injury or properly damage does not occur in the course of travel or transportation to or from any other country, state or nation, or
  - (3) anywhere in the world with respect to damages because of bodily injury or property damage arising out of a product which was sold for use or consumption within the territory described in paragraph (1) above, provided the original suit for such damages is brought within such territory.

## NUCLE NERGY LIABILITY EXCLUSION (BROAD FORM)

It is agreed that the policy does not apply:

- 1. Under any Liability Coverage, to injury, sickness, disease, death or destruction
  - (a) with respect to which an insured under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or

(b) resulting from the hazardous properties of nuclear material and with respect to which (1) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (2) the insured is, or had this policy not been tssued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

- 31. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to immediate medical or surgical relief, to expenses incurred with respect to bodily injury, sickness, disease or death resulting from the hazardous properties of nuclear meterial and arising out of the operation of a nuclear facility by any person or organization.
- III. Under any Liability Coverage, to Injury, sickness, disease, death or destruction resulting from the hazardous properties of nuclear material, if
- (a) the nuclear material (1) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (2) has been discharged or dispersed therefrom;
- (b) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or
- (c) the injury,' sickness, disease, death or destruction arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or passessions or Canada, this exclusion (c) applies only to injury to or destruction of property at such nuclear facility.

IV. As used in this exclusion:

"hazardous properties" include radioactive, toxic or explosive properties,

"nuclear material" means source material, special nuclear material or by product material;

"source material", "special nuclear material", and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor;

"waste" means any waste material (1) containing byproduct material and (2) resulting from the operation by any person or organization of any nudew facility included within the definition of nuclear facility under paragraph (a) or (b) thereof;

"nuclear facility" means

- (a) any nuclear reactor,
- (b) any equipment or device designed or used for (1) separating the Isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste,

(c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,

(d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self supporting chain reaction or to contain a critical mass or fissionable material;

With respect to injury to or destruction of property, the word "injury" or "destruction" includes all forms of radicactive contamination of property.



#### ENDORSEMENT



Endorsement #37 350-41-34

Policy Number of Company designated in the Declarations

See Below

Mective Date ..

#### CYPRUS MINES CORPORATION, ET AL

#### ENDORSEMENT EXTENDING COVERAGE E AND F TO SPECIFIED VEHICLES

It is understood and agreed that such insurance as is afforded by this policy under Coverage E, Comprehensive, and Coverage F, Collision, is hereby extended to apply to the below described vehicles, with deductible amounts as indicated, on the effective dates shown.

#### Corporate

Year	Type .	Motor No.	Effective Date
1976	Ford Gran Torino, 2dr		7/12/76
1976	Jensen G.T.	SYBB19-606232	7/29/76

Comprehensive: Actual Cash Value Less -0- Deductible Actual Cash Value Less \$100 Deductible Collision:

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, insuring Agreements, Exclusions and Conditions thereof.

Countersigned...

SE.GODE (ACT-ET-A)

AUTHORIZED REPWERENTATIVE







June 25, 1976

Endorsement #36 350-41-34

Policy Number of Company designated in the Declarations

#### CYPRUS MINES CORPORATION, ET AL

## ENDORSEMENT EXTENDING COVERAGE E AND F TO SPECIFIED VEHICLES

It is understood and agreed that such insurance as is afforded by this policy under Coverage E, Comprehensive, and Coverage P, Collision, is hereby extended to apply to the below described vehicle, with deductible amounts as indicated.

#### Corporate

Year 1976

Type Ford Gran Torino, 4dr Motor No. 6H31H127602

Comprehensive: Actual Cash Value Less -0- Deductible Collision: Actual Cash Value Less \$100 Deductible

Effective (not prior to time applied for) on the effective data shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, insuring Agreements, Exclusions and Conditions thereof.

Coverersigned.....

AUTHORIZED MEPRESENTATIVE

84.000E (ACT-87-8)



Effective Date June 1, 1976

Endorsement #35 350-41-34

Policy Number of Company designated in the Declarations

#### Cyprus Mines Corporation, et al

#### PREMIUM ADJUSTMENT ENDORSEMENT

A. As respects the first \$50,000 aggregate liability from one occurrence, it is agreed that on or before the 25th day of November 1976, the Named Insured shall render to the Company a statement showing the total remuneration earned by its employees during the period October 1, 1975 to October 1, 1976 (being the amount of remuneration upon which the Named Insured's Workmen's Compensation for the same period is predicted including similarly adjusted payroll in states where Workmen's Compensation is self-insured or insured in a State Fund), and the earned premium shall be computed at the following rates per \$100.00 of the total remuneration so reported:

Standard	Basic	
\$ .896	\$ .640	

- B. Such earned premium shall be payable to the Company forthwith and shall be subject to such adjustments as are provided for in that certain Premium Determination agreement entered into between the Named Insured and the Exchange effective October 1, 1974.
- C. For policy limits in excess of \$50,000 aggregate as respects any one occurrence, and not subject to adjustment under said Premium Determination Agreement, premium shall be payable at the rate of \$0.23 per \$100.00 of the total remuneration so reported.
- D. Furthermore, the Named Insured shall pay to the Company the sum of \$87,000. each quarter on or before the 1st day of the 1st month of each such quarter during the currency of this policy beginning October 1, 1975, such sums to be credited to the earned premium determined by the premium adjustment as provided in Parts A, B, and C above.

Effective (not prior to time applied for) on the effective data shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations. Insuring Agreements, Exclusions and Conditions thereof.

Countersigned _______AUTHORIZED REPRESENTATIVE

86 0002 - ACT-ET-E

ET-223

Cyprus Mines Corporation, et al

June 1, 1976

S 500,000 Limit of Liability

S 500,000 Aggregate Limit of Liability (Products Maxard and Completed Operations Hazard)

Endorsement #34
350-41-34
POLICY NO.
of Company designated is the Declarations

## LIMIT OF LIABILITY ENDORSEMENT

Subject to all of the policy provisions having reference thereto, the limit of the Campany's liability as respects any one occurrence involving one or any combination of the hazards or perils insured against shall not exceed the limit shown above.

When coverage for Products Hazard and Completed Operations Hazard is included in the policy, the applicable Aggregate limit of liability is also shown above.

Effective on the effective data shown above this endorsement, when countersigned, becomes part of the above numbered policy Issued by the Company designated in the declarations, and supersedes and controls anything in the policy controly hereto but is atherwise subject to the Declaration, Insuring Agreements, Exclusions and Conditions thereof.

AUTHORIZED REPREBENTATIVE

88-0846 LACT-ET-2237 SRD EDITION 1-73 131



Cia bui End

Endorsement 33 350-41-34

Policy Number of Company designated in the Declarations

April 1, 1976

### Cyprus Mines Corporation, et al

#### PREMIUM ADJUSTMENT ENDORSEMENT

A. As respects the first \$50,000 aggregate liability from one occurrence, it is agreed that on or before the 25th day of November 1976, the Named Insured shall render to the Company a statement showing the total remuneration earned by its employees during the period October 1, 1975 to October 1, 1976 (being the amount of remuneration upon which the Named Insured's Workmen's Compensation for the same period is predicated including similarly adjusted payroll in states where Workmen's Compensation is self-insured or insured in a State Fund), and the earned premium shall be computed at the following rates per \$100.00 of the total remuneration so reported:

Standard \$ .896 Basic S 640

- B. Such earned premium shall be payable to the Company forthwith and shall be subject to such adjustments as are provided for in that certain Premium Determination agreement entered into between the Named Insured and the Exchange effective October 1, 1974.
- C. For policy limits in excess of \$50,000 aggregate as respects any one occurrence, and not subject to adjustment under said Premium Determination Agreement, premium shall be payable at the rate of \$0.11 per \$100.00 of the total remuneration so reported.
- D. Furthermore, the Named Insured shall pay to the Company the sum of \$75,000 each quarter on or before the 1st day of the 1st month of each such quarter during the currency of this policy beginning October 1, 1975, such sums to be credited to the earned premium determined by the premium adjustment as provided in Parts A, B, and C above.

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

Countersigned....

AUTHORIZED REPRESENTATIVE

84 0002 (ACT ET-8)



	January	11976	
flactive Date	 	~ >	

Endorsement #32 350-41-34 Policy Number of Company designated in the Occiarations

## CYPRUS MINES CORPORATION, ET AL

### ENDORSEMENT EXTENDING COVERAGE E AND F TO SPECIFIED VEHICLES

It is understood and agreed that such insurance as is afforded by this policy under Coverage E, Comprehensive, and Coverage F, Collision, is hereby extended to apply to the below described vehicles, with deductible amounts as indicated.

#### Corporate

Year	Туре	Motor No.
<u>Year</u> 1976	Ford LTD 4 Dr.	6B63S135854
1975	Buick LaSabre 4 Dr.	4P39T5Y113213
1975	Lincoln Continental Mark IV	5Y89A879Y20
1975	. Chevrolet Malibu C. Colonade	1D29H5D438456
1975	Chevrolet Malibu 4 Dr.	1D29H5B594860 - PELFTTD 13,

Comprehensive: Actual Cash Value Less -0- Deductible Actual Cash Value Less \$100 Deductible Collision:

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numb policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise su to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

Countersigned ... AUTHORIZED REPRESENTATIVE

\$4 0002 [ACT-ET-2



NT Endorsement #31

350-41-34
Policy Number

Meetive Date December 15, 1975

Policy Number of Company designated in the Declarations

## CYPRUS MINES CORPORATION, ET AL

## ENDORSEMENT EXTENDING COVERAGE E AND F TO SPECIFIED VEHICLES

It is understood and agreed that such insurance as is afforded by this policy under Coverage E, Comprehensive, and Coverage F, Collision, is hereby extended to apply to the below described vehicles, with deductible amounts as indicated.

#### Corporate

1976 Cadillac Coupe de Ville

I.D. #6047S6Q170919

Comprehensive: Actual Cash Value Less -0- Deductible Collision: Actual Cash Value Less \$100 Deductible

It is further agreed that the 1973 Cadillac Coupe de Ville, I.D. #6D47R30, is hereby deleted from the policy effective 12-15-75.

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numi policy issued by th. Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise as to the Declarations, Insuring Agreements, Esclusions and Conditions thereof.

Countersigned AUTHORIZED REPRESENTATIVE

CO006176

CYPRUS MINES CORPORATION

ENDORSEMENT



Endorsement #30

350-41-34

Policy Number of Company designated in the Declarations

Endorsement Amending Endorsement #28
Use of Other Automobiles Coverage - Broad Form

It is understood and agreed that Paragraph 4 of Endorsement #28, Use of Other Automobiles - Broad From is hereby amended to read as follows:

4. The insurance afforded by this endorsement applies to the following individuals:

H. T. Mudd

November 4, 1975_____

R. R. Grantham

J. M. Klein

P. J. McLean

J. J. Hansen

A. A. Bakewell

P. W. Allan

D. P. Murdy

W. J. Rundle

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numbers policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, insuring Agreements, Esclusions and Conditions thereof.

Countersigned ... - AUTHORIZED REPRESENTATIVE

-- DOOR -- IACT ET-2





Endorsement #29

Policy Number of Compact designated in the Declarations

October 1, 1975

### CYPRUS MINES CORPORATION, ET AL

## ENDORSEMENT EXTENDING COVERAGE E AND F TO SPECIFIED VEHICLES

It is understood and agreed that such insurance as is afforded by this policy under Coverage E, Comprehensive, and Coverage F, Collision, is hereby extended to apply to the below described vehicles, with deductible amounts as indicated.

#### Corporate

1975 White Freightliner Tractor

Serial No. CA 213 HM 111588

1972 Hobbs Trailer

Serial No. FHR 380503

Comprehensive: Actual Cash Value Less \$500 Enductible Collision: Actual Cash Value Less \$500 Deductible

Effective (not prior to time applied for) on the effective date shown above this endersement, when countersigned, becomes pair of the above time to policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary fereity but is otherwise coursel to the Declarations, insuring Agreements, Exclusions and Conditions thereof.

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350-41-34 28

Policy Number of Company designated in the Octobrishes

"In lieu of Endorsement #9"

#### USE OF OTHER AUTOMOBILES COVERAGE - BROAD FORM

It is agreed that such insurance as is afforded by the policy, under the bodily injury liability and property damage liability coverages and Coverage (N) Family Medical Expense, with respect to any owned automobile covered under the policy also applies with respect to any other automobile, subject to the following additional provisions:

- Persons Insured
   Each of the following is an insured under the bodily injury liability and property
   damage liability insurance afforded under this endorsement to the extent set forth
   herein:
  - (a) each individual named below and, while a resident of the same household, the spouse of such individual, and
  - (b) any other person or organization, not owning or hiring the automobile, but only with respect to his or its liability because of acts or omissions of an insured under (a) above.
- 2. Exclusions

This insurance does not apply:

- (a) to any insured while engaged in the business of his employer with respect to bodily injury to a fellow employee of such insured injured in the course of his employment;
- (b) to any insured while employed in or otherwise engaged in duties in connection with an automobile business;
- (c) if the individual named below is an employee, to the employer of such
- individual;
   if the individual named below is a partner, to the partnership of which such individual is a member;
- (c) to any automobile owned by such named individual, his spouse or any resident of the same household other than a private chauffeur or domestic servant of such named individual or spouse;
- (f) to any automobile while used in the business or occupation of the named individual or spouse except an automobile operated or occupied by such named insured, spouse or private chauffeur or domestic servant;
- (g) under Coverage (H) Family Medical Expense, to any automobile while being used by the insured as a public or liverly conveyance.
- Excess Insurance This insurance shall be excess insurance over any other valid and collectible insurance available to the insured.
- 4. The insurance afforded by this endorsement applies to the following individuals.

Name of Individual:

H. T. Mudd

J. M. Klein

J. J. Hansen

P. W. Allan

W. J. Rundle

R. R. Grantham

P. J. McLean

A. A. Bakewell

Effective (not prior to time applied for) on the effective date shown above this andorsement, when countersigned, becomes past of the above numbers pointy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy controly hereto but is otherwise supersed to the Declarations. Insuring Agreements, Exclusions and Conditions thereof.

Countriged . ....





See Below

Endorsement #27 350-41-34

Policy Number at Company designated in the Declarations

## CYPRUS MINES CORPORATION, ET AL

#### ENDORSEMENT EXTENDING COVERAGE E AND F TO SPECIFIED VEHICLES

It is understood and agreed that such insurance as is afforded by this policy under Coverage E, Comprehensive, and Coverage F, Collision, is hereby extended to apply to the below described vehicles, with deductible amounts as indicated.

#### Corporate

1974 Ford Maverick

I.D. #K92F136635

(Effective 10-1-74)

Comprehensive: Actual Cash Value Less -0- Deductible Actual Cash Value Less \$100. Deductible

It is further agreed that the 1973 Mercedes 450SLC, I.D. #107024-12-003976, is hereby deleted from the policy effective 6-1-75.

Effective (not prior to time applied for) on the effective date shown above this endotsement, when countersigned, becomes part of the above implicitude policy issued by the Company designated in the Declarations, and supersedus and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

AUTHORIZED REPRESENTATIVE

CO006180

October 1, 1975



Endorsement #26 350-41-34

> **Policy Number** Company designated in the Declarations

Cyprus Mines Corporation, et al

"In Lieu of Endorsement #2"

PREMIUM ADJUSTMENT ENDORSEMENT

As respects the first \$50,000 aggregate liability from one occurrence, it is agreed that on or before the 25th day of November 1976, the Named Insured shall render to the Company a statement showing the total remuneration earned by its employees during the period October 1, 1975 to October 1, 1976 (being the amount of remuneration upon which the Named Insured's Workmen's Compensation for the same period is predicated including similarly adjusted payroll in states where Workmen's Compensation is self-insured or insured in a State Fund), and the earned premium shall be computed at the following rates per \$100.00 of the total remuneration so reported:

Standard

- B. Such earned premium shall be payable to the Company forthwith and shall be subject to such adjustments as are provided for in that certain Premium Determination agreement entered into between the Named Insured and the Exchange effective October 1, 1974.
- C. For policy limits in excess of \$50,000 aggregate as respects any one occurrence, and not subject to adjustment under said Premium Determination Agreement, premium shall be payable at the rate of \$0.055 per \$100.00 of the total remuneration so reported.
- D. Furthermore, the Named Insured shall pay to the Company the sum of \$30,000. each quarter on or before the 1st day of the 1st month of each such quarter during the currency of this policy beginning October 1, 1975, such sums to be credited to the earned premium determined by the premium adjustment as provided in Parts A, B, and C above.

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes pace of the above numberes policy issued by the Company designated in the Occlarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

AUTHORIZED PEPRESENTATIVE

# 0002 .ACT ET-21





See Belo
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Endorsement	#25
350-41-34	
Policy Number	

## CYPRUS MINES CORPORATION, ET AL

# ENDORSEMENT EXTENDING COVERAGE E AND F TO SPECIFIED VEHICLES

It is understood and agreed that such insurance as is afforded by this policy under Coverage E, Comprehensive, and Coverage F, Collision, is hereby extended to apply to the below described vehicles, with deductible amounts as indicated.

### Corporate

1975 AMC Pacer
Caraged in Tucson Arizona

1971 Rolls Royce .

I.D. # A5A667E313482

(Effective 7-15-75)

Garaged in Tucson, Arizona 🧹

(Effective 6-1-75)

Leased from Vehicle Leasing Co., 47 S. Holliston, Pasadena, CA 91101

Comprehensive: Actual Cash Value Less -0- Deductible Collision: Actual Cash Value Less \$100 Deductible

It is further agreed that the 1971 Jensen Interceptor, ID #125-5299, is hereby deleted from the policy effective 6-1-75.

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hardlo but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

AUTHORIZED MEPRESENTATIVE





Endorsement #24 350-41-34

Policy Pérmitique as Comme o grangement

March 24, 1975

#### CYPRUS MINES CORPORATION, ET AL

#### ADDITIONAL INSURED - TUCSON GAS & ELECTRIC COMPANY

It is agreed that Tucson Gas & Electric Company, its officers, employees and agents re included as an additional named insured under this policy, but only as respects claims overed by this policy and resulting from operations performed by Cyprus Mines Corporation/ yprus Specialty Steel Co. It is further agreed that the insurance provided by this andorsement applies to claims covered by the policy and resulting from alleged emissions or acts by officers, employees or agents of Tucson Gas & Electric Company in their conduct of the general supervision of the operations performed by Cyprus Mines Corporation Cyprus Specialty Steel Co. It is also agreed that the coverage afforded by this andersement to Tueson Gas & Electric Company, its officers, employees or agents shall be primary coverage to the full limit of liability stated in the declarations and if Tucson Gas & Electric Company has other insurance against a loss covered by this endorsement, such other insurance shall be excess over and above valid and collectible insurance provided by this endorsement. The inclusion of more than one named insured under this policy shall not operate to impair the rights of one insured against another insured and the coverage afforded by this policy shall apply as though separate policies had been issued to each insured. The inclusion of more than one insured shall not, however, operate to increase the limit of the insurance company's liability.

This endorsement is issued in compliance with the hold harmless provisions in the contract between Tucson Gas & Electric Company and Cyprus Mines Corporation/Cyprus Specialty Steel Cc.

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above initialization palicy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy controly hereto but is otherwise outside the Declarations, Insuring Agreements. Exclusions and Conditions thereof

Countersigned , .... AUTHORIZED REPRESENTATIVE







Endorsement #23 350-41-34

Policy Flumber
of Company designated
in the Districtions

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CYPRUS MINES CORPORATION, ET AL

ENDORSEMENT EXTENDING COVERAGE E AND F TO SPECIFIED VEHICLES

It is understood and agreed that such insurance as is afforded by this policy under Coverage E, Comprehensive, and Coverage F, Collision, is hereby extended to apply to the below described vehicles, with deductible amounts as indicated.

L.A. Corporate

1974 Mercedes Benz 280-0 2 Door Sedan

1.D. #114073-12-103038

(Effective 2-14-

1974 Mercedes Benz 280

I.D. #114073-13-101988

(Effective 2-26-

Collision:

comprehensive: Actual Casa Value Less -0- Deductible Actual Cash Value Less \$100 Deductible

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above similaring policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

PU 0002 - ACT-ET-21





Endorsement #22 350-41-34

Policy Humber
of Company designated

CYPRUS MINES CORPORATION, ET AL

MOTOR VEHICLE NO FAULT INSURANCE

The Company agrees that this policy shall be deemed endorsed to comply with the minimum requirements of any Motor Vehicle "No Fault" or "Modified No Fault" Federal law or the minimum requirements of any Motor Vehicle "No Fault" or "Modified No Fault" law of any state, province or territory in which the Named Insured has resident employees.

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, lasuring Agreements, Exclusions and Conditions thereof.

Countersigned ________AUTHORIZED REPRESENTATIVE

October 1, 1974

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Endorsement #21 . 350-41-34

Policy Humber

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of the statement

CYPRUS MINES CORPORATION, ET AL

October 1, 1974

ADDITIONAL INSURED - CROCKER MC ALISTER LEASING, INC.

It is agreed that such insurance as is afforded by this policy is hereby extended to apply to:

Crocker Mc Alister Leasing, Inc. Crocker Mc Alister Equipment Leasing, Inc. 2988 Campus Drive San Mateo, California 94403

but only for legal liability arising out of all vehicles leased to the named insured from the additional insured.

the tire (not prior to time applied for) on the effective date shown above this encouragement, when countersigned, becomes part of the above numbers of parties issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary licento live is otherwise company to the Declarations. Insuring Agreements, Exclusions and Conditions thereof.

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Endorsement #20 350-41-34

Policy Number of Company designated in the Declarations

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December 16, 1974

"REVISED"

### CYPRUS MINES CORPORATION, ET AL

#### ADDITIONAL INSUREDS - LESSORS

It, is agreed that such insurance as is afforded by this policy is hereby extended to apply to

- 1) The Bank of Galifornia N.A. as Trustee for the Florence Lewis Carkeek Trust
- Seattle Trust and Savings Bank as Trustee for the Estate of Caroline Mc Gilvra Burke
- 3) Seattle Trust and Savings Bank
- 4) Gwendolyn Carkeek Plestcheeff

as additional insureds, but only for legal liability arising out of property located in Chelan County, Washington leased to the named insured for mining.

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

AUTHORIZED REPRESENTATIVE



December 16, 1974

Endorsement #20 350-41-34

Policy Humber
of Communic University
on the Declarations

CYPRUS MINES CORPORATION, ET AL

ADDITIONAL INSUREDS - LESSORS

It is agreed that such insurance as is afforded by this policy is hereby extended to apply to

- 1) The Bank of California N.A.
  as Trustee for the Florence Lewis
  Carlkeek Trust
- 2) Scattle Trust and Savings Bank as Trustee for the Estate of Caroline Mc Gilvra Burke
- 3) Seattle Trust and Savings Bank and Gwendolyn Carkeek Plestcheeff

as additional insureds, but only for legal liability arising out of property located in Chelan County, Washington leased to the named insured for mining.

policy sound by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Earliceions and Conditions thereof

Countraigned

AUTHORISED HEFREBENTATIVE



CCYPRO: MINES CORPORATION, ET AL

December 3, 1974

ENDORSEMENT



Endorsement #19 350-41-34

Policy Termilyer

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is the freespecture

ADDITIONAL INSURED

1) OLD MATIONAL BANK OF WASHINGTON
2) MC COLLUM FORD - SPOKANE

It is agreed that such insurance as is afforded by this policy is hereby extended to apply to

- 1) OLD NATIONAL BANK OF MASHINGTON
- 2) MC COLLUM FORD SPOKANE

as additional insureds, but only for legal liability arising out of the actions of the named insured with respect to a 1974 Ford Bronco, I.D. #01501.T48033.

Effective te if prior is time against ties on the effective date thism above this uniturement, when countersigned, torsions pairs of the observations and superscites and outrols anything in the policy contrary havely but is otherwise only the Decourations traceing Agreements, tailutions and Conditions thereof

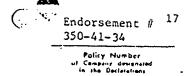
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ENDOF

October 1, 1974



ADDITIONAL INSURED - UNDERWRITERS' LABORATORIES, INC.

It is agreed that as respects the insurance afforded by Coverage
Part I, Liability Insurance, Underwriters' Laboratories, Inc., is
added as an additional insured but only as respects claims arising
out of the use or misuse of the "listing mark" of Underwriters'
Laboratories, Inc., by the named insured.

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes pass of this above immibired policy issued by the Company designated in the Declarations, and superseded and controls anything in the policy contrary hereto but is otherwise subject to the Declarations. Insuring Agreements, Exclusions and Conditions thereof.

Countersigned .... AUTHORISED REPRESENTATIVE

LUCKE ALLERS



October 1, 1974



Endorsement # 16 350-41-34

Policy Number of Company designated in the Octavelians

## ADDITIONAL INSURED - TUCSON GAS & ELECTRIC COMPANY

### It is agreed that:

- 1. The Tucson Cas & Electric Company is added as an additional insured but only as respects their interest as owner of the substation owned by them and installed on premises of Pima Mining Company.
- The company waives its right of subrogation against the Tucson Gas & Electric Company but only as respects any loss arising out of the substation referred to in Paragraph I of this endorsement.

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above number of party issued by the Company designated in the Dictarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

Countersigned

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Endorsement # 15 350-41-34

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Company designations the Declarations

October 1, 1974

#### ADDITIONAL INSURED

(Vendors -- Broad Form)

It is agreed that the "Person Insured" provision is amended to include any person or organization designated below (herein referred to as "vendor"), as an insured, but only with respect to the distribution or sale in the regular course of the vendor's business of the named insured's products subject to the following additional provisions:

- 1. The insurance with respect to the vendor does not apply to:
  - (a) any excess warranty unauthorized by the named insured;
  - (b) bodily injury or property damage arising out of
    - (i) any physical or chemical change in the form of the product made intentionally by the vendor,
    - (ii) repacking, unless unpacked solely for the purpose of inspection, demonstration, testing or the substitution of parts under instruction from the manufacturer and then repacked in the original container.
    - (iii) demonstration, installation, servicing or repair operations performed at the vendor's premises in connection with the sale of the product, or
    - (iv) products which after distribution or sale by the named have been labeled or relabeled or used as a container, part or ingredient of any other thing or subtance by or for the vendor.
- 2. The insurance does not apply to any person or organization, as insured, from whom the named insured has acquired such products or any ingredient, part or container, entering into accompanying or containing such products.

Name of Person or Organization

- Any person or organization acting as a distributor or seller of the products of Cyprus Wire and Cable Company
- Gilson Supply Company 1148 East 18th St., Oakland, California
- 3. Datey Co. and Oatey, Inc.

Effective (not prior to time applied tor) on the effective date shown above this endotsement, when countersigned, bissomes part of the above similarized policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hisrato but is otherwise subject to the Declarations, Insuring Agreements, Eaclisions and Conditions thereof

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October 1, 1974

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... Endorsement # 14 350-41-34

> Policy Number Company designated in the Destarations

### ADDITIONAL INSURED (Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to Hability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

- 1. to any occurrence which takes place after the named insured ceases to be a a tenant in said premises;
- 2. to structural alterations, new constitution or demolition operations performed by or on behalf of the person or organization designated below.

#### SCHEDULE

Designation of Premises (Part Leased to Named Insured)

- Name of Person or Organization (Additional Insured)
- 1. Warehouse located at Moor Road Industrial Park, Syracuse, New York
- 2. 2937 Tanager Avenue Commerce, California
- 3. Approx. 40 acres located Southeast quarter of Northeast Quarter of Sec. 36. township 18 South. Range 39 East Mount Diablo, Baseline, Meridian, California

Liberty Combustion Corp.

Lorraine & Leo Strassburg & Robert L. Florence Brilliant State Lands Commission 107 So. Broadway Los Angeles, California

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of this above trimbered policy issued by the Company designated in the Discirrations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agricements, Exclusions and Conditions thereof.

Countersigned

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Endorsement #13

Policy Number
of Company designated
in the Declarations

October 1, 1974

#### ADDITIONAL INSURED

#### (Employees)

It is agreed that the "Persons Insured" provision is amended to include any employee of the named insured while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:

- 1. to bodily injury to (a) another employee of the named insured arising out of or in the course of his employment or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof;
- 2. to property damage to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being execised for any purpose by (a) another employee of the named insured or (b) the named insured, or, if the named insured is a partnership or joint venture, any partner or member thereof.

This endorsement shall apply only to managing employees of the named insured. It shall be the duty of the named insured to determine who sahll be considered a managing employee.

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of this above imministrate paties and the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is ultimized to the Destaurations. Insuring Agreements, Esclusions and Conditions thereof.

Countersigned

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October 1, 1974

Endorsement # 12 350-41-34

Policy Number of Company designated in the Declarations

MULTIPLE POLICY ENDORSEMENT

It is agreed that such insurance as is afforded by this policy shall not apply to any loss for which insurance is afforded by any other policy of insurance issued to the named insured by this company.

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above inimibiend policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Esclusions and Conditions thereof

Countersigned

AUTHORIZED HEPHESENTATIVE



Endorsement # 1 350-41-34

October 1, 1974

Effective Date

Policy Number of Company designated in the Declarations

# EXCLUSION (Malpractice and Professional Services)

It is agreed that with respect to any operation described below or designated in the 'policy as subject to this endorsement, the insurance does not apply to bodily injury or property damage due to

- 1. the rendering of or failure to render
  - (a) medical, surgical, dental, x-ray or nursing service or treatment, or the furnishing of food or beverages in connection therewith;
  - (b) any service or treatment conducive to health or of a professional nature; or
  - (c) any cosmetic or tonsorial service or treament;
- the furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances; or
- 3. the handling of or performing of autopies on dead bodies.

Description of Operations:

BAGDAD HOSPITAL

BAGDAD, ARIZONA

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes past of the above numbered policy issued by the Company designated in the Declarations, and supersides and controls anything in the policy contrary hierato but is otherwise subject to the Declarations, Insuring Agreements, Earlysiums and Conditions thereof

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October 1, 1974

Endorsement # 1 350-41-34

Policy Number of Company designated in the Declarations

## ENDORSEMENT AMENDING CONDITION XII. CANCELLATION

It is understood that Condition XII of the policy, Cancellation, is hereby amended to show 60 days in lieu of 10 days, wherever the latter appears.

Effective (not prior to time applied for) on the effective date shown above this endorsement when countersigned, becomes part of thu above numbered policy issued by the Company designated in the Declarations and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

Countersigned

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#### USE OF OTHER AUTOMOBILES COVERACE - BROAD FORM

It is agreed that such insurance as is afforded by the policy, under the bodily injury.liability and property damage liability coverages and Coverage (N) Family Medical Expense, with respect to any owned automobile covered under the policy also applies with respect to any other automobile, subject to the following additional provisions:

- Persons Insured Each of the following is an insured under the bodily injury liability and property damage liability insurance afforded under this endorsement to the extent set forth herein:
  - (a) each individual named below and, while a resident of the same household, the spouse of such individual, and
  - (b) any other person or organization, not owning or hiring the automobile, but only with respect to his or its liability because of acts or omissions of an insured under (a) above.
- 2. Exclusions

This insurance does not apply:

- (a) to any insured while engaged in the business of his employer with respect to bodily injury to a fellow employee of such insured injured in the course of his employment;
- (b) to any insured while employed in or otherwise engaged in duties in connection with an automobile business;
- (c) if the individual named below is an employee, to the employer of such individual;
- (d) if the individual named below is a partner, to the partnership of which such individual is a member;
- (e) to any automobile owned by such named individual, his spouse or any resident of the same household other than a private chauffeur or domestic servant of such named individual or spouse;
- (f) to any automobile while used in the business or occupation of the named individual or spouse except an automobile operated or occupied by such named insured, spouse or private chauffeur or domestic servant;
- (g) under Coverage (H) Family Medical Expense, to any automobile while being used by the insured as a public or liverly conveyance.
- Excess Insurance This insurance shall be excess insurance over any other valid and collectible insurance available to the insured.
- 4. The insurance afforded by this endorsement applies to the following individuals.

Name of Individual:

H. T. Mudd

D. P. Murdy

J. M. Klein

J. J. Hansen P. W. Allan

W. J. Rundle

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above timebring policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations. Insuring Agreements, Exclusions and Conditions thereof.

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# PERSONAL INJURY LIABILITY ENDORSEMENT

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Itlament Insured.

CYPRUS MINES CORPORATION 555 South Flower Street Los Angeles, California

Policy Number

350-41-34

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October 1, 1974

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EACH PERSON AGGREGATE

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ENOURSEMENT AGGREGATE

Endorsement #

Limits of rability

#### INSURING AGREEMENT

The Company agrees to pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of injury sustained by any person or organization and arising out of the false arrest, malicious prosecution, detention or imprisonment, libet, slander, defamilation of character, invasion of priviscy, wrongful eviction or wrongful entry, and the Company shall defend any sout against the insured allegaing such injury and seering demages which are payable under the terms of this endorsement, even if any of the allegations of the surface groundless, fulse or fraudulent; but the Company may make such investigation and settlement of any claim or surface dependent.

#### SUPPLEMENTARY PAYMENTS

the Company also agrees to pay, in addition to the applicable limit of liability:

- (1) all expenses incurred by the Company, all costs laxed against the insured in any defended suit and all interest of the entire amount of any judgment therein which accrues after entry of the judgment and before the Company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the Company's tiability thereon:
- 12) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments for an amount not in excess of the applicable limit of liability of this endorsement, but without any obligation to apply for or femish any such bonds;
- (3) all reatonable expenses incurred by the insured at the Company's request, provided that payment for loss of earnings shall not exceed the actual amount of such loss, nor in any event \$25 for any one day.

#### DEFINITION OF INSURED

the unqualified word "insured" includes the named insured and also includes any executive officer, director or stockholder thereof while acting within the scope of his duties as such. If the named insured is a partnership, the unqualified word "inserted" also includes any partner therein but only with respect to his liability as such.

The insurance afforded under this endorsement applies separately to each insured against whom claim is made or suit is brought, but the inclusion licrein of more than one insured shall not operate to increase the limits of the Company's liability.

High tage not prior to time applied for (12:01 A.M. Standard Time in Culifornia and Oregon), on the effective date shown above this andorsement, when extracting the becomes a part of the above numbered policy issued by the Company designated in the Declarations, and supersides and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof,

AUTHORIZED REPRESENTATIVE (PERSONAL INJURY LIABILITY END.)





#### ENDORSEMENT PERIOD, TERRITORY

This endorsement applies only to injury occurring on and after the effective date hereof, during the policy period and within the United States of America, its territories or possessions, or Canada.

#### EXCLUSIONS

This endorsement does not apply:

- (a) to liability assumed by the insured under any contract or agreement;
- (h) to injury erising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of any insured;
- (c) to injury ensing out of any advertising, broadcasting or televasting activities by or for the insured;

#### CONDITIONS

- 1. Policy Conditions: The conditions of the policy captioned "Inspection and Audit", "Notice", "Assistance and Cooperation of the Insured", "Action Against Company", "Other Insurance", "Cubroyation", "Changes", "Preinlum", "Assignment", "Concellation" and "Declarations" apply to the insurance afforded by this endorsement.
- 2. Notice of Injury or Occurrence: In the event of injury to which this endorsement applies or of an occurrence which may give rise to a claim therefor, written notice shall be given by or on behalf of the insured to the Company or any of its authorized agents as soon as practicable. Such notice shall contain particulars sufficient to identify the insured and also reasonably obtainable information respecting the time, place and circumstances of the occurrence, the names and addresses of the injured and of available witnesses.
- 3. Elmits of Mability: The limit of liability stated above as applicable to "each person aggregate" is the limit of the Company's liability for all damages arising out of one or more injuries sustained by the same person or organization during the twelve month period beginning on the effective date shown, all while this endorsement is in force. The limit of liability stated above as "endorsement aggregate" is, subject to the provision respecting "each person aggregate", the total limit of the Company's liability for all damages during the twelve month period beginning on the effective date shown, all while this endorsement is in force. Such aggregate limits shall apply during such succeeding twelve month period for which this insurance may be in fince.

Page 1 Endorsement # 7 350-41-34

Policy Number of Company designated in the Declarations

#### EMPLOYEE BENEFIT LIABILITY INSURANCE

IMITS OF LIABILITY

.00,000. Each Claim* 300,000. Aggregate

October 1, 1974

Each Claim subject to a 1,000. Deductible

ANNUAL PREMIUM

Included In Composite Rate

INSURING ACREEMENTS

consideration of the premium and in reliance upon the statements in the application and object to the terms of this endorsement and of the policy to which this endorsement is stached, the company agrees with the insured named in the declarations of the policy as allows:

- . Coverage: The company will pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages on account of any claim made against the insured by any employee, former employee or the beneficiaries or legal representative: thereof for injury caused by any negligent act, error or omission of the insured, or any person for whose acts the insured is legally liable, in the administration of employee benefits as defined herein.
- Deductible: \$1,000 shall be deducted from the amount of each claim covered under the terms of this endorsement, and the company shall be liable for loss only in excess of that amount.
- The Defense, Settlement, Supplementary Payments Provisions of the policy shall apply as respects the insurance hereby afforded except that the company shall not make settlement or compromise any claim or suit without the written consent of the named insured.
- Policy Period and Territory: This insurance applies only to claims brought against the named insured during the policy period within the United States of America, its territories or possessions or Canada, resulting from negligent acts, errors or omissions in the administration of employee benefits, provided the named insured, at the effective date of this policy, had no knowledge of or could not have reasonably forseen any clreumstances which might result in such claim.

Effective (not prior to time applied for) on the effective date shown above this endurement when countersigned, becomes part of the above similaring policy issued by the Company designated in the Occlarations, and supersedes and controls anything in the policy contrary hereto but it otherwise supersed to the Designations, Inserting Agreements, Earlistons and Conditions thereof

Countersigned

AUTHORIZED HEI REBERSATING

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age 2 Endorsement # 7 350-41-34

Policy Number of Company designated in the Declarations

#### EMPLOYEE BENEFIT LIABILITY INSURANCE

#### DEFINITIONS

"INSURED" - The unqualified word "insured" wherever used in relation to the insurance afforded hereby, includes not only the named insured, but also any partner, executive officer, director, stockholder or employee, provided such employee is authorized to act in the administration of the employee benefits.

"Employee Benefits" - The term "Employee Benefits" shall mean group life insurance, group accident and health insurance, profit sharing plans, pension plans, employee stock subscription plans; workmen's compensation, unemployment insurance, social security and disability benefits insurance.

"ADMINISTRATION" - As respects the insurance afforded hereby, the unqualified word "Administration", wherever used shall mean:

- (a) Giving counsel to employees with respect to the employee benefits;
- (b) Interpreting employee benefits;

October 1, 1974

- (c) Handling of records in connection with employee benefits;
- (d) Effecting enrollment, termination or cancellation of employees under employee benefit programs;

performed by a person authorized by the named insured to do such acts.

#### **EXCLUSIONS**

- ie insurance afforded by this endorsement does not apply:
  - (a) to any dishonest, fraudulent, criminal or malicious act, libel, slander, discrimination or humiliation;
  - (b) to bodily injury to, or sickness, disease, or death, of any person or to injury to or destruction of any tangible property, including the loss of use thereof;
  - (c) to any claim for failure to performance of contract by any insurer;
  - (d) to any claim based upon the named insured's failure to comply with any law concerning workmen's compensation, unemployment insurance, social security or disability benefits:

Effective that prior to time applied for) on the effective dute shown above this endorsement, when countersigned, becomes part of the above turnibured policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

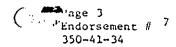
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October 1, 1974

Policy Number of Compens designated in the Declarations

#### EMPLOYEE BENEFIT LIABILITY INSURANCE

 (e) to any claim based upon failure of stock to perform as represented by an insured;

(f) to any claim based upon advice given by an insured to participate or not to participate in stock subscription plans.

#### CONDITIONS

The conditions of the policy entitled "Assistance and Co-Operation of the Insured" "Action Against The Company", "Other Insurance", "Subrogation", "Changes", "Assignment", "Cancellation" apply to the insurance afforded hereby and the following conditions apply:

- A. LIMITS OF LIABILITY: The limit of liability stated above as applicable to "each claim" is the limit of the company's liability for all damages incurred on account of any claim covered hereunder; the limit of liability stated above as "aggregate" is subject to the above provision respecting each claim, the total limit of the Hompany's liability for all claims covered hereunder and occurring during each annual endorsement period. The inclusion herein of more than one insured shall not operate to increase the limits of the company's liability.
- B. NOTICE OF CLAIM OR SUIT: Irrespective of the application of the deductible amount, written notice of any claim or alleged negligent act, error or omission shall be given by or on behalf of the insured to the company. If suit is brought, the insured shall immediately forward to the company every summons or other process received by him.

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above transferred policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof

numersigned

AUTHOPIZES HEI HEBENTATIVE

BROAD FORM PROPERTY DAMAGE COVERAGE

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turned based.

CYPRUS MINES CORPORATION 555 South Flower Street Los Angeles, California

Policy Number

350-41-34
of Company designated in the Declarations

Effective Date

October 1, 1974

Endorsement # 6

st is agreed that Exclusion (17) (18) (19) (20) is replaced by the following

The policy | XX Coverage B-1 dues not apply under | Coverage E

To Property Damage:

1. to property owned or occupied by or rented to the insured, or held by the insured for sale or entrusted to the insured for storage or safekeeping, or

2. except with respect to liability under a written sidetrack agreement or the use of elevators to

(.) property while on premises owned by or rented to the insured for the purpose of having operations performed on such property by or on behalf of the insured,

(i) tools or equipment while being used by the insured in performing his operations,

fin) property in the custody of the insured which is to be installed erected or used in construction by the insured,

(v) that particular part of any property, not on premises owned by or rented to the insured,

(a) upon which operations are being performed by or on behalf of the insured at the time of the property damage thereto, arising out of such operations, or

(b) out of which any property damage arises, or

(c) the restoration, repair or replacement of which has been made or is necessary by reason of faulty workmanship thereon by or on behalf of the insured,

but parts (a), (b) and (c) of this exclusion do not apply (1) to the named insured's products where the insured has relinquished physical possession of such products to others, or (2) where the property damage arises out of the completed operations hazard,

(v) property which is being transported by the insured by automobile, mobile equipment or team, including the loading or unloading thereof.

Efficient front prior to time applied for) on the effective date shown above this endersement, when countersigned, becomes part of the above numbered policy assued by the Company designated in the Declarations, and supersedus and controls anything in the policy contrary hereto but is otherwise subject to the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for the Declaration for

Countersigned _____AUTHORIZED REPRESENTATIVE

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Endorsement # 5 350-41-34

Policy Number of Company designated in the Declarations

## ENDORSEMENT EXTENDING COVERAGE E AND F TO SPECIFIED VEHICLES

It is understood and agreed that such insurance as is afforded by this policy under loverage E, Comprehensive, and Coverage F, Collision, is hereby extended to apply to the below described vehicles, with deductible amounts as indicated.

*.A. Corporate			
19/1 Jensen Interceptor II	I.D.#		125-5299 - BELETER 6-1-95
1973 Mercedes 450 SLC	I.D.#		107024-12-003976 - DILLIED 6
1973 Mercedes 250 SEL	I.D.#		114060-12-019225 - PELETED 15
▶1973 Cadillac Coupe De Ville	I.D.#		6D47R30 - DELLIER 12-15-05
1974 Datsun 260	I.D.#	•	HLS3031428

Comprehensive: Actual Cash Value Less -0- Deductible Collision: Actual Cash Value Less \$100 Deductible

Terrance Tubing		
1973 CMC Tractor	I.D.∄	TOH92AZ577555
1973 Mota Hwy Trailer	I.D.#	7M331468
1961 Peterbilt Tractor	I.D.#	12682ZE61FB
1961 Freuhauf Trailer	I.D.#	VVB146901ZC6FB

Comprehensive: Actual Cash Value Less \$500 Deductible Collision: Actual Cash Value Less \$500 Deductible

Jeffersonville, Georgia		
5 Mack dump trucks	I.D.//S	DM685S11633
		DM685S11634
		DM685S11635
		DM685S11636
		DM685S11637

Comprehensive: Actual Cash Value Less \$500 Deductible Collision: Actual Cash Value Less \$500 Deductible

effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of this above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations. Insuring Agreements, Exclusions and Conditions thereof.

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Effective Date

AUTHORIZED HEFRESENTATIVE

Findorsement 0 4

October 1, 1974

Folicy Number of Company designated in the Declarations

#### LIQUOR HAZAKD INCLUSION ENDORSEMENT

In consideration of the premium, it is agreed that:

With respect to the liquor hazard, the definition of bodily injury is amended to read as follows:

"Bodily Injury" means bodily injury, sickness, disease or loss of means of support, sustained by any person

- 2. Exclusion (5) is replaced by the following:
  - (i) to injury arising out of any alcoholic beverage served or given while any license therefore, required by law, is not in existence, is suspended or after such license expires, is cancelled or revoked.
  - (ii) to any premium, assessment, penalty, fine or other similar obligation imposed upon the insured under any alcoholic beverage licensing law or similar laws;
- 3. When used in reference to this insurance:

"Liquor Hazard" means bodily injury or property damage for which the insured as

- (a) the owner or lessor of premises used by others for the purpose of selling, serving, distributing or manufacturing alcoholic beverages, or or
- (b) a person or organization not in the business of selling, serving, distributing or manufacturing alcoholic beverages.

may be held liable if such liability is imposed by reason of the selling, serving or giving of any alcoholic beverage.

#### SCHEDULE

Location of all premises used by others in the business of manufacturing, distributing, serving or selling alcoholic beverages for which the insured is owner or lessor.

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numberous policy issued by the Company designated in the Doctorations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

Countersigned ___ AUTHORIZED REPRESENTATIVE

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Policy Number I Company designate In the Declarations

Endorsement #

350-41-34

October 1, 1974

#### ENDORSEMENT AMENDING DEFINITION OF THE WORD "CONTRACT"

In consideration of the premium, it is agreed that Definition 35 (G) of the policy is hereby deleted and the following substituted in lieu thercof:

> "Incidental Contract" means any written contract usual to the insured's business.

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof,

AUTHORIZED HEPRESENTATIVE

Endorsement #2 350-41-34

Policy Number

in the Declarations PREMIUM ADJUSTMENT ENDORSEMENT

As respects the first \$50,000 aggregate liability from one occurrence, it is agreed that on or before the 25th day of November 1975, the Named Insured shall render to the Company a statement showing the total remuneration earned by its employees during the period October 1, 1974 to October 1, 1975 (being the amount of remuneration upon which the Named Insured's Workmen's Compensation for the same period is predicated including similarly adjusted payroll in states where Workmen's Compensation is self-insured or insured in a State Fund), and the earned premium shall be computed at the following rates per \$100.00 of the total remuneration so reported:

Standard \$.38

October 1, 1974

Such carned premium shall be payable to the Company forthwith and shall be subject to such adjustments as are provided for in that certain Premium Determination agreement entered into between the Named Insured and the Exchange effective October 1, 1974.

For policy limits in excess of \$50,000 aggregate as respects any one occurrence, and not subject to adjustment under said Premium Determination Agreement, premium shall be payable at the rate of \$0.08 per \$100.00 of the total remuneration so reported.

Furthermore, the Named Insurel shall pay to the Company the sum of \$21,000. each quarter on or before the 1st day of the 1st month of each such quarter during the currency of this policy beginning October 1, 1974, such sums to be credited to the carned premium deterpined by the premium adjustment as provided in Parts A. B, and C above.

attentive first prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above time-brief pointy issued by the Company designated in the Declirations, and supersedes and controls anything in the policy contrary hereto but is otherwise source to the Dictirations, Insuring Agreements, Exclusions and Conditions thereof,

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October 1, 1974

Endorsement #2 350-41-34

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"REVISED"

#### PREMIUM ADJUSTMENT ENDORSEMENT

As respects the first \$50,000 aggregate liability from one occurrence, it is agreed that on or before the 25th day of November 1975, the Named Insured shall render to the Company a statement showing the total remuneration earned by its employees during the period October 1, 1974 to October 1, 1975 (being the amount of remuneration upon which the Named Insured's Workmen's Compensation for the same period is predicated including similarly adjusted payroll in states where Workmen's Compensation is self-insured or insured in a State Fund), and the earned premium shall be computed at the following rates per \$100.00 of the total remuneration so reported:

Standard \$.260 \$.173

- B. Such carned premium shall be payable to the Company forthwith and shall be subject to such adjustments as are provided for in that certain Premium Determination agreement entered into between the Named Insured and the Exchange effective October 1, 1974.
- C. For policy limits in excess of \$50,000 aggregate as respects any one occurrence, and not subject to adjustment under said Premium Determination Agreement, premium shall be payable at the rate of \$0.055 per \$100.00 of the total remuneration so reported.
- D. Furthermore, the Named Insured shall pay to the Company the sum of \$21,000. each quarter on or before the 1st day of the 1st month of each such quarter during the currency of this policy beginning October 1, 1974, such sums to be credited to the earned premium determined by the premium adjustment as provided in Parts A, B, and C above.

Effective (not prior to time applied for) on the effective date shown above this enviorsement, when countersigned, becomes part of the above inimbered policy is the Company designated in the Declarations, and supersedes and controls anything in the policy contrary histeria but is officience indicate the Declarations, Insuring Agreements, Earlissons and Conditions thereof.

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(a) --- Endorsement # 1 350-41-34

October 1, 1974

Policy Number of Company designated in the Declarations

#### DEFINITION OF NAMED INSURED

It is understood that the named insured in Item I of the Declarations is hereby defined to read as follows:

Cyprus Mines Corporation and any affiliated or subsidiary companies as now or hereinafter constituted that are owned and financially controlled by the named insured.

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Doclarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, insuring Agreements, Exclusions and Conditions thereof

Countersigned ____ AUTHORISED REPRESENTATIVE

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Endorsement #38 350-41-34

> Policy Number of Company designated in the Declarations

October 1, 1976

#### Cyprus Mines Corporation, et al

#### PREMIUM ADJUSTMENT ENDORSEMENT

A. As respects the first \$50,000 aggregate liability from one occurrence, it is agreed that on or before the 25th day of November 1977, the Named Insured shall render to the Company a statement showing the total remuneration earned by its employees during the period October 1, 1976 to October 1, 1977 (being the amount of remuneration upon which the Named Insured's Workmen's Compensation for the same period is predicated including similarly adjusted payroll in states where Workmen's Compensation is self-insured or insured in a State Fund), and the earned premium shall be computed at the following rates per \$100.00 of the total remuneration so reported:

Standard	:	Ba	Basic	
\$ .896		\$	.640	

- B. Such earned premium shall be payable to the Company forthwith and shall be subject to such adjustments as are provided for in that certain Premium Determination agreement entered into between the Named Insured and the Exchange effective October 1, 1974.
- C. For policy limits in excess of \$50,000 aggregate as respects any one occurrence, and not subject to adjustment under said Premium Determination Agreement, promium shall be payable at the rate of \$0.23 per \$100.00 of the total remuneration ac reported.
- D. Furthermore, the Named Insured shall pay to the Company the sum of \$119,000.each quarter on or before the 1st day of the 1st month of each such quarter during the currency of this policy beginning October 1, 1976, such sums to be credited to the earned premium determined by the premium adjustment as provided in Parts A, B, and C above.

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numbers a policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

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•	-	ENDORSEMENT				
lective Date	October 1, 1976	· ************************************	Endorsement #39 350-41-34			
			Policy Number of Company designated in the Destarations			

#### CYPRUS MINES CORPORATION, ET AL

#### Exclusion of Coverage - Bagdad Airport

In consideration of the premium, it is understood and agreed that such insurance as is afforded by this policy shall not apply to any occurrence of loss that may arise in connection with the following locations and/or entities:

Bagdad Airport

Accepted by: Named Insured	
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Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above number of policy listed by the Company designated in the Doctarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Doctarations, Insuring Agreements, Earlistons and Conditions thereof.



CYPRUS MINES CORPORATION, ET AL.

#### **ENDORSEMENT**

Effective Date November 19, 1976

Endorsement #40 _350-41-34

Policy Number of Company designated in the Declarations

"In Lieu of Endorsement #15"

#### ADDITIONAL INSURED

#### (Vendors -- Broad Form)

It is agreed that the "Person Insured" provision is amended to include any person or organization designated below (herein referred to as "vendor"), as an insured, but only with respect to the distribution or sale in the regular course of the vendor's business of the named insured's products subject to the following additional provisions:

- The insurance with respect to the vendor does not apply to:
  - (a) any excess warranty unauthorized by the named insured;
  - (b) bodily injury or property damage arising out of
    - (i) any physical or chemical change in the form of the product made intentionally by the vendor.
    - (ii) repacking, unless unpacked solely for the purpose of inspection, demonstration, testing or the substitution of parts under instruction from the manufacturer and then repacked in the original container.
    - (iii) demonstration, installation, servicing or repair operations except such operations performed at the vendor's premises in connection with the sale of the product, or
    - (iv) products which after distribution or sale by the named insured have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor.
- 2. The insurance does not apply to any person or organization, as insured, from whom the named insured has acquired such products or any ingredient, part or container, entering into accompanying or containing such products.

Name of Person or Organization

- Any person or organization acting as a distributor or seller of the products of Cyprus Wire and Cable Company
- Gilson Supply Company 1148 East 18th St., Oakland, California
- 3. Oatey Co. and Oatey, Inc.
- Any person or organization acting as a distributor or seller of the products of Cyprus Industrial Minerals Company

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

Countersigned ______AUTHORIZED METREMENTATIVE

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<b>CYPRUS</b>	MINES	CORPORATION,	(	

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#### ENDORSEMENT

Endorsement	#41
350-41-34	

Effective Date January 13, 1977

Policy Number of Competer designated in the Datarations

"In Lieu of Endorsement #40"

#### ADDITIONAL INSURED

#### (Vendors -- Broad Form)

It is agreed that the "Person Insured" provision is amended to include any person or organization designated below (herein referred to as "vendor"), as an insured, but only with respect to the distribution or sale in the regular course of the vendor's business of the named insured's products subject to the following additional provisions:

- I. The insurance with respect to the vendor does not apply to:
  - (a) any excess warranty unauthorized by the named insured;
  - (b) bodily injury or property damage arising out of
    - (i) any physical or chemical change in the form of the product made intentionally by the vendor.
    - (ii) repacking, unless unpacked solely for the purpose of inspection, demonstration, testing or the substitution of parts under instruction from the manufacturer and then repacked in the original container.
    - (111) demonstration, installation, servicing or repair operations except such operations performed at the vendor's premises in connection with the sale of the product, or
    - (iv) products which after distribution or sale by the named insured have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor.
- 2. The insurance does not apply to any person or organization, as insured, from whom the named insured has acquired such products or any ingredient, part or container, entering into accompanying or containing such products.

Name of Person or Organization - Any Vendor of the Named Insured's products

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, insuring Agreements, Exclusions and Conditions thereof.

Countersigned AUTHORITED REPRESENTATIVE

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See	Below	
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Endorsement #42 350-41-34

Folicy Number of Company designated in the Declarations

#### CYPRUS MINES CORPORATION, ET AL

### ENDORSEMENT EXTENDING COVERAGE E AND F TO SPECIFIED VEHICLES

It is understood and agreed that such insurance as is afforded by this policy under Coverage E, Comprehensive, and Coverage F, Collision, is hereby extended to apply to the below described vehicles, with deductible amounts as indicated, on the effective dates shown.

#### Corporate

Year	Type	Motor No.	Effective Date
1977	Ford F250 Pickup	F25HN001784	11/17/76
1971	Mercedes Benz	10801912059288	12/3/76
1975	Pacer	A5A667E313482	12/3/76
1976	Oldsmobile	3J29R6R155550	12/3/76
1977	Chevrolet Malibu Classic	1D29U7B445341	12/21/76

Comprehensive: Actual Cash Value Less -0- Deductible Collision: Actual Cash Value Less \$100 Deductible

It is further agreed that the following vehicles are deleted from Coverage E and Coverage F as of the effective dates shown.

1973	Mercedes Benz	11406012019225	12/3/76
1975	Chevrolet Malibu	1D29H5B594860	12/14/76

Effective (not prior to time applied for) on the affective date shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, insuring Agreements, Exclusions and Conditions thereof.

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Endorsement #43 350-41-34

Folicy Number of Company designations

February II, 1977

#### CYPRUS MINES CORPORATION, ET AL

# ENDORSEMENT EXTENDING COVERAGE E AND F TO SPECIFIED VEHICLES

It is understood and agreed that such insurance as is afforded by this policy under Coverage E, Comprehensive, and Coverage F, Collision, is hereby extended to apply to the below described vehicle, with deductible amounts as indicated:

#### Corporate

Year Type

Motor No.

1977

Dodge Royal Monaco Brougham 4 dr.

DH41K7D116615

Comprehensive: Actual Cash Value Less -0- Deductible Collision: Actual Cash Value Less \$100 Deductible

Ette tive (nc) prior to time applied for) on the effective date shown above this endorsement, when countersigned, becames past of the above numberest policy issues by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

Countersigned ___ AUTHORIZED REPRESENTATIVE



March 23, 1977	Endorsement 44 
lective Date	Policy Number el the Campany designated la the Declarations

#### CYPRUS MINES CORPORATION, ET AL

### ENDORSEMENT EXTENDING COVERAGE E AND F TO SPECIFIED VEHICLES

It is understood and agreed that such insurance as is afforded by this policy under Coverage E, Comprehensive, and Coverage F, Collision, is hereby extended to apply to the below described vehicle, with deductible amounts as indicated.

#### Corporate

 Year
 Type
 Motor No.

 1977
 Buick Limited 4 Dr
 4X69X7H520133

Comprehensive: Collision:

Actual Cas Value Less -0- Deductible Actual Cash Value Less \$100 Deductible

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise autilect to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

Countersigned _______AUTHORIZED REPRESENTATIVE

86-000A (ACT-ET-E) 4-77 11481

Cyprus Mines Corporation, et al

July 1, 1977 Effective Date 1,000,000 Limit of Liebility 1,000,000 Aggregate Limit of Liability (Products Hazard and Campleted Operations Hazard) Endorsement #45 350-41-34 POLICY NO.
of Company designated
in the Declarations

#### LIMIT OF LIABILITY ENDORSEMENT

Subject to all of the palicy provisions having reference thereto, the limit of the Company's liability as respects any one occurrence involving one or any combination of the hazards or perils insured against shall not exceed the limit shown above.

When coverage for Products Hazard and Completed Operations Hazard is included in the policy, the applicable Aggregate limit of liability is also shown above.

Effective on the effective date shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declaration, Insuring Agreements, Exclusions and Conditions thereof.

AUTHORIZED REPRESENTATIVE

54-9646 (ACT-ET-223) SRD EDITION 1-72 131



July 1, 1977

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46

350-41-34

Cyprus Mines Corporation, et al

#### PREMIUM ADJUSTMENT ENDORSEMENT

A. As respects the first \$50,000 aggregate liability from one occurrence, it is agreed that on or before the 25th day of August 1978, the Named Insured shall render to the Company a statement showing the total remuneration earned by its employees during the period July 1, 1977 to July 1, 1978 (being the amount of remuneration upon which the Named Insured's Workmen's Compensation for the same period is predicated including similarly adjusted payroll in states where Workmen's Compensation is self-insured or insured in a State Fund), and the earned premium shall be computed at the following rates per \$100.00 of the total remuneration so reported:

- B. Such earned premium shall be payable to the Company forthwith and shall be subject to such adjustments as are provided for in that certain Premium Determination agreement entered into between the Named Insured and the Exchange effective October 1, 1974.
- C. For policy limits in excess of \$50,000 aggregate as respects any one occurrence, and not subject to adjustment under said Premium Determination Agreement, premium shall be payable at the rate of \$0.41 per \$100.00 of the total remuneration so reported.
- D. Furthermore, the Named Insured shall pay to the Company the sum of \$134,638. each quarter on or before the 1st day of the 1st month of each such quarter during the currency of this policy beginning July 1, 1977, such sums to be credited to the earned premium determined by the premium adjustment as provided in Parts A, B, and C above.

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated to the Declarations, and supersedes and controls anything in the policy contrary herete but is otherwise subject to the Declarations, famous Agreement, Exclusions and Conditions thereof.

ANTHORNES REPRESENTATIVE

May 26, 1977

Endor 350-4

Endorsement 47 350-41-34

Folicy Number of the Company designated in the Declarations

#### CYPRUS MINES CORPORATION, ET AL

### ENDORSEMENT EXTENDING COVERAGE E AND F TO SPECIFIED VEHICLES

It is understood and agreed that such insurance as is afforded by this policy under Coverage E, Comprehensive, and Coverage F, Collision, is hereby extended to apply to the below described vehicle, with deductible amounts as indicated.

#### Corporate

Year 1975

Type

Ford Granada 4 Dr.

Motor No. 5W81F205136

Comprehensive: Collision:

Actual Cash Value Less -O- Deductible Actual Cash Value Less \$100 Deductible

Efective (net prior to time applied for) on the effective date shown above this endorsement, when countersigned, becames part of the above numbered policy listed by the Company designated in the Declarations, and supersedus and controls envising in the policy contrary hereto but is otherwise subject to the Declarations, insuring Agreements, Exchaines and Conditions thereof.

Countersigned AUTHORIZED MEPHERMETATIVE

88-0008 (ACT-EY-8) 8-77 11491

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flective Date _	September 23.	1977	

Endorsement #48
. 350-41-34

Policy Number
of the Company designated
in the Oscinations

#### CYPRUS MINES CORPORATION, ET AL

#### CROSS LIABILITY ENDORSEMENT

The inclusion of more than one corporation, person, organization, firm or entity as insured under this policy shall not in any way affect the rights of any such corporation, persons, organization, firm or entity as respects any claim, demand, suit or judgment made or brought by or in favor of any other Insured, or by or in favor of any employee of such other Insured. This policy shall protect each corporation, person, organization, firm or entity in the same manner as though a separate policy had been issued to each; but nothing herein shall operate to increase the company's liability as set forth elsewhere in this policy beyond the amount or emounts for which the company would have been liable if only one person or interest had been named as Insured. Limits of liability afforded hereunder shall apply first to the Named Insured under this policy and remainder, if any, to additional Insureds.

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, insuring Agreements, Exclusions and Conditions thereof.

Countersigned Authorized Representative

98-0008 (ACT-8T-8) 8-77 (1481

...

April 1, 1978

49

350-41-34

#### CYPRUS MINES CORPORATION, ET AL

#### PREMIUM ADJUSTMENT ENDORSEMENT

A. As respects the first \$50,000 aggregate liability from one occurrence, it is agreed that on or before the 25th day of August 1978, the Named Insured shall render to the Company a statement showing the total remuneration earned by its employees during the period July 1, 1977 to July 1, 1978 (being the amount of remuneration upon which the Named Insured's Workmen's Compensation for the same period is predicated including similarly adjusted payroll in states where Workmen's Compensation is self-insured or insured in a State Fund), and the earned premium shall be computed at the following rates per \$100.00 of the total remuneration so reported:

- B. Such earned premium shall be payable to the Company forthwith and shall be subject to such adjustments as are provided for in that certain Premium Determination agreement entered into between the Named Insured and the Exchange effective July 1, 1977.
- C. For policy limits in excess of \$50,000 aggregate as respects any one occurrence, and not subject to adjustment under said Premium Determination Agreement, premium shall be payable at the rate of \$0.41 per \$100.00 of the total remuneration so reported.
- D. Furthermore, the Named Insured shall pay to the Company the sum of \$132,057. each quarter on or before the 1st day of the 1st month of each such quarter during the currency of this policy beginning July 1, 1977, such sums to be credited to the earned premium determined by the premium adjustment as provided in Parts A,B, and C above.

Effective final prior to time applied fail on the effective date shawn above this endoisement, when countersigned, becomis part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy's unitary hereto but is otherwise subject to the Declarations. Insuring Agreements, Exclusions and Conditions thereof.

Countersigned _____ Property of the base of King of





March 13, 1978

#### **ENDORSEMENT**

Indorsement #50 350-41-34

Policy Number of the Company designated in the Declarations

CYPRUS MINES CORPORATION, ET AL

#### ENDORSEMENT EXTENDING COVERAGE TO SPECIFIED VEHICLES

It is understood and agreed that such insurance as is afforded by this policy under Fire & Theft Coverage and Collision & Upset Coverage, is hereby extended to apply to the below described unit, with deductible amounts as indicated.

Unit

Serial Ro.

H-100c Hough Payloader

1926

Fire & Theft Collision:

Actual Cash Value Less -0- Deductible Actual Cash Value Less \$100 Doductible

COPY

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

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Endorsement #51 350-41-34

Policy Number of the Company designated in the Declarations

#### CYPRUS MINES CORPORATION, ET AL

#### ENDORSEMENT EXTENDING COVERAGE E AND F TO SPECIFIED VEHICLES

It is understood and agreed that such insurance as is afforded by this policy under Coverage E, Comprehensive, and Coverage F, Collision, is hereby extended to apply to the below described vehicles, with deductible amounts as indicated.

#### Corporate

Year	Type	Motor No.
1978	Buick La Sabra 4 Dr.	4P69K8H516972B238
1978	Chevrolet CC10703 Pick Up	CCL 148A149499
1978	Chevrolet CC20903 Pick Up	CCL 248A119859
1978	Ford LTD II 4 Dr.	8A317215858
Comprehensive:	Actual Cash Value Less -0-	- Deductible
Collisions	Actual Cash Value Less \$10	0 Deductible

Effective (not prior to time applied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numbered

policy issued by the Company designated in the Declarations, and superseves and controls anyming in the	me bound comment merent por is constraint toplets
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	The purpose	s for which the	automobile is to	be used are "Pleasur	e and Business," unless	otherwise stated h	erein:	
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# ENDORSEMENT

	July 1, 1978	54
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350-41-34

#### CYPRUS MINES CORPORATION, ET AL

#### PREMIUM ADJUSTMENT ENDORSEMENT

As respects the first \$50,000 aggregate liability from one occurrence, it is agreed that on or before the 25th day of August 1979, the Named Insured shall render to the Company a statement showing the total remuneration earned by its employees during the period July 1, 1978 to July 1, 1979 (being the amount of remuneration upon which the Named Insured's Workmen's Compensation for the same period is predicated including similarly adjusted payroll in states where Workmen's Compensation is self-insured or insured in a State Fund), and the earned premium shall be computed at the following rates per \$100.00 of the total remuneration so reported:

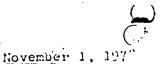
Standard .	÷	Basic
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- B. Such earned premium shall be payable to the Company forthwith and shall be subject to such adjustments as are provided for in that certain Premium Determination agreement entered into between the Named Insured and the Exchange effective July 1, 1978.
- C. For policy limits in excess of \$50,000 aggregate as respects any one occurrence, and not subject to adjustment under said Premium Determination Agreement, premium shall be payable at the rate of \$0.34 per \$100.00 of the total remuneration so reported.
- D. Furthermore, the Named Insured shall pay to the Company the sum of \$85,913 each quarter on or before the 1st day of the 1st month of each such quarter during the currency of this policy beginning July 1, 1978, such sums to be credited to the earned premium determined by the premium adjustment as provided in Parts A, B, and C above.

Effective Instructed time applied for) on the effective date shown above this endorsement, when countersigned, becomes past of the above numbered policy issued by the Company designated in the Declarations, and supersides and controls anything in the policy controls but is otherwise subject to the Declarations, Insuring Agreements, Esclusions and Conditions thereof.

Countersigned ____ AUTHORIST HER ACTENTATIVE





# Endorsement #55 350-41-34

Policy Number of the Company designated in the Declarations

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CUVERABE E ABD F

It is agreed that such insurance as is afforded by this policy under Coverage E, Comprehensive, and Coverage F, Collision is hereby extended to apply to all autombile of the private passenger type owned, leased or controlled.

Comprehensive:

Actual Cash Value less +0+ Reductible

Collision:

Actual Cash Value less \$500 beductible subject to a collision limit per vehicle of \$50,000 per

occurrence

Effective (not prior to time applied for) on the effective data shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

CountersignedAUTHORIZEU REPRESENTATIVE	
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Effective Date November 1, 1973 56 END NO

357-111-21:

#### USE OF OTHER AUTOMOBILES COVERAGE - BROAD FORM

- It is agreed that such insurance as is afforded by the policy, under the bodily injury liability and property damage liability coverages and Coverage (H) Family Medical Expense, with respect to any owned automobile covered under the policy also applies with respect to any other automobile, subject to the following additional provisions:
  - 1. Persons Insured hach of the following is an insured under the bodily injury liability and property damage liability insurance afforded under this endorsement to the extent set forth herein:

(a) each individual named below and, while a resident of the same household, the spouse of such individual, and

- (b) any other person or organization, not owning or hiring the automobile, but only with respect to his or its liability because of acts or omissions of an insured under (a) above.
- 2. Exclusions

This insurance does not apply:

- (a) to any insured while engaged in the business of his employer with respect to bodily injury to a fellow employee of such insured injured in the course of his employment;
- (b) to any insured while employed in or otherwise engaged in duties in connection with an automobile business;
- (c) if the individual named below is an employee, to the employer of such individual;
- (4) if the individual named below is a partner, to the partnership of which such individual is a member;
- (e) to any automobile owned by such named individual, his spouse or or any resident of the same household other than a private chauffe or domestic servant of such named individual or spouse;
- (f) to any automobile while used in the business or occupation of the named individual or spouse except an automobile operated or occupibly such named insured, spouse or private chauffeur or domestic servant;
- (g) under Coverage (II) Family Medical Expense, to any automobile while being used by the insured as a public or liverly conveyance.
- 3. Excess Insurance. This insurance shall be excess insurance over any other valid and collectible insurance available to the insured.
- 4. The insurance afforded by this endorsement applies to the following:
  - All Corporate officers with the title of Center Vice President or highe

Effective (not prior to time applied for) on the effective date shown obeve this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersades and controls anything in the policy controry hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

Countersigned	AUTHONIZED REPRESENT	AFIVE
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Effective Date 12-4-78

57 END NO

AGENT'S NO.

350-41-34

POLICY YH

#### CYPRUS MINIS CORPORATION

### PERSONAL INJURY ARIBING OUT OF DISCRIMINATION

It is agreed that such insurance as is afforded by the policy (including any endorsements forming a part thereof) for personal injury arising out of discrimination is subject to the following provisions:

The insurance does not apply

- (a) to fines or penalties;
- (b) to amounts claimed or avarded (whether as damages or otherwise) for vages, salaries or other financial benefits or advantages that the injured person would have received, but for the discrimination, as an employee or prospective employee of any insured;
- (e) to class actions or to any individual claim for damages which is included within or is a part of any class action;
- (d) to the cost of any affirmative action program required to be entered into by the insured because of its alleged discriminatio against employees or prosepctive employees;
- (e) to any discrimination suit or claim by or on behalf of any State or Tederal Agency.

Effective (not prior to time opplied for) on the effective date shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

Countersigned AUTHORIZED HEFIRESENTATIVE



Mand. #58 90-07-01 350-41-34

Policy Number of the Campany designated in the Declarations

#### ADDITIONAL INSURED AND WAIVER OF SUBROGATION ENDORSEMENT

#### COACHELLA VALLEY COUNTY WATER DISTRICT

It is agreed that such insurance as is afforded by this policy is hereby extended to apply to:

#### COACHELLA VALLEY COUNTY WATER DISTRICT

. as an Additional Insured, but only with respect to liability arising out of Cyprus' performance of construction of reservoir 5655, and that this insurance is primary insurance as respects the interests of the District and that any other insurance maintained by the District is excess and not contributing insurance with this insurance.

Furthermore, it is agreed that the named insured shall indemnify, defend and hold harmless the Coachella Valley County Water District and its representatives, and waive all rights of subrogation against the District.

Effective not prior to time applied for (12:0) A.M. Standard Time in California, Oregan and North Dakola), on the effective date shown above this endorsement, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls unything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

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90-07-01 350-41-34 Policy Number of the Company design. In the Declarations

INCLUSION OF "XCU" COVERAGE ENDORSEMENT

COACHELLA VALLEY COUNTY WATER DISTRICT

It is agreed that such insurance as is afforded by this policy with respect to construction of reservoir 5655 of the Coachella Valley County Water District, shall be extended to include Loss or Damage to Property caused by explosion or resulting from collapse of Buildings or structures or damage to property underground, commonly referred to a the "XCU" hazards.

Every se not prior to time applied for (12:0) A.M. Standard Time in California, Oregon and North Dakota), on the effective date shown above this endingument, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and cuillors unjthing in the policy contrary hereto but is atherwise subject to the Ductarutions, Insuring Agreements, Exclusions and Conditions thereof.

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**ENDORSEMENT** 

Find. \$60 90-07-01 350-41-34

Policy Number of the Company designated in the Declarations

### COACHELLA VALLEY COUNTY WATER DISTRICT

It is agreed that the company designated in the Declarations shall provide written notice to the Coachella Valley County Water District at least thirty (30) calendar days prior to termination, cancellation or reduction of coverage in the policy.

Effective not prior to time applied for (12:01 A.M. Standard Time in California, Oregon and North Dakota), on the effective date shown above this endorscment, when countersigned, becomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls unything in the policy controry herato but is etherwise subject to the Declarations. Insuring Agreements, Exclusions and Conditions Thereof.

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Countersigned .. ---- .. AUTHORIXED REPRESENTATIVE

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Effective Date July 1, 1979

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350-41-34

POLICY NO

#### CYPRUS MINES CORPORATION, ET AL

#### PREMIUM ADJUSTMENT ENDORSEMENT

A. As respects the first \$50,000 aggregate liability from one occurrence, it is agreed that on or before the 25th day of August 1980, the Named Insured shall render to the Company a statement showing the total remuneration earned by its employees during the peirod July 1, 1979 to July 1, 1980 (being the amount of remuneration upon which the Named Insured's Workers' Compensation for the same period is predicated including similarly adjusted payroll in states where Workers' Compensation is self-insured or insured in a State Fund), and the earned premium shall be computed at the following rates per \$100.00 of the total remuneration so reported:

Standard			Basic
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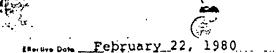
- B. Such earned premium shall be payable to the Company forthwith and shall be subject to such adjustments as are provided for in that certain Premium Determination agreement entered into between the Named Insured and the Exchange effective July 1, 1978.
- C. For policy limits in excess of \$50,000 aggregate as respects any one occurrence, and not subject to adjustment under said Premium Determination Agreement, premium shall be payable at the rate of \$0.34 per \$100.00 of the total remuneration so reported.
- D. Furthermore, the Named Insured shall pay to the Company the sum of \$55,680 each quarter on or before the 1st day of the 1st month of each such quarter during the currency of this policy beginning July 1, 1979, such sums to be credited to the earned premium determined by the premium adjustment as provided in Parts A, B, and C above.

Effective (net prior to time applied for) on the affective date shown above this undorsement, when countersigned, bucomes part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but to otherwise subject to the Declarations, insuring Agreements, Esclusions and Conditions thereof.

Countersigned AUTHORIZED REPASSENTATIVE

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Endorsement #67 350-41-34

Pulley Numbers of the Complete designated in the Declarations

### BURBANK - GLENDALE - PASADENA - AIRPORT AUTHORITY ENDORSEMENT

In consideration of the premium, it is agreed that such insurance as is afforded by the policy for Bodily Injury Liability and for Property Damage Liability applies with respect to any employee of the named insured while operating an owned, non-owned or hired automobile in the business of the named insured, to a specific location inside the Burbank-Glendale-Pasadena airport property.

Effective not prior to time applied for (12:01 A.M. Standard Time in California, Oregon and North Dakata), on the effective date shown above this endorsement, when countersigned, becomes part of the above numbered paticy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy contrary hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

	Countersigned AUTHORIZED REPRESENTATIVE	
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amed Insured	BROAY FOR CYPRLE MINES CORPORATION	RM PROPERTY DAMAGI W	: CO RAGE	CS1-T3
	· 555 South Flower Street	•	Agent	Policy Number
÷	· Los Angeles, California	l		350-41-34
ective Date	July 1, 1979	_	<u> </u>	of the Company designated in the Declarations  Endorsement #62
	Exclusion (11)	)		•
is agreed that	Exclusion (17) and (20)	is/are replaced by the foll	owing:	
•	Exclusion (9) (a), (b), (c) and	3 (1)		
The policy does not apply under	Coverage B-1 :			
e Prope	rty Damage:		•	
•	erry owned or occupied by or rente	ed to the insured, or held by the	insured for sale or entr	usted to the insured for
	safekeeping, or			
except v	with respect to liability under a writte	en sidetrack agreement or the use	of elevators to	
	while on premises owned by or rent on behalf of the insured,	ted to the insured for the purpos	e of having operations p	erformed on such prop-
i) lools or	equipment while being used by the	insured in performing his operati	ons,	
	ly in the custody of the insured which		•	insured,
•	rticular part of any property, not on			
ut of such	hich operations are being performed operations, or		t the time of the property	damage thereto, arising
•	which any property damage arises, o			1
	oration, repair or replacement of whi If the insured,	ich has been made ar is necessar	y by reason of faulty wor	rkmansnip inereon by or
v) property	y which is being transported by the in	nsured by automobile, mabile equ	ripment or team, including	g the loading or unload-
perations,	pect to the completed operations ha " to property damage to work perfo s, parts or equipment furnished in co	rmed by the named insured arisi		
ng any de	rance afforded by this endorsement : ductible portion thereof) available t age or Installation Risk Coverage, ar	to the insured, such as but not l	imited to Fire and Extend	ded Coverage, Builder's
	,			
sued by the	t prior to time applied for) on the effective of Company designated in the Declarations, and ring Agreements, Exclusions and Conditions II	d supersedes and controls anything in th	n countersigned, becomes part of policy contrary hereto but is	of the above numbered policy otherwise subject to the Dec-
ountersigned	•			
	AUTHORIZED REPRESENTATIVE			(ESTERNA)
6-Q128 BTF	EDITION 12-78 (101 - 62			414





#### PERSONAL INJURY LIABILITY ENDORSEMENT

CYPRUS MINES CORPORATION 555 South Flower Street Los Angeles, California

Policy Humber 350-41-34

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Endorsament 165

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#### INSURING AGREEMENT

The Company agrees to pay on behalf of the insured all soms which the insured shalf become legally obligated to pay as damages because of injury sustained by any person or organization and arising out of the false arrest, malicious provincing. derentium or Improvennient, 1604, stander, determation of character, invasion of privacy, wronglul eviction or wrightly entry, and the Company shall defend any soil against the insuled alteging such income and seeking darnages which are payably under the terms of this endursement, even it any of the attenations of the suit are groun fless, false or fraudicient, but the Company may make such in estigation and settlement of any claim or suit as it ricems expedient,

#### SUPPLEMENTARY PAYMENTS

The Company also agrees to pay, in addition to the applicable limit of liability,

- [11] all expenses incurred by the Company, all costs tered against the out-red in any defended aut and all interest of the enthe emport of any judgment there is which accuses after entry of the publicant and before the Company has had or remi direct or deposited in court that part of the judgment which does not exceed the limit of the Company's hability thermon,
- (2) preintures on appeal bonds required in any such suit, premiums on burils to refease effectiments for an animum right is a case of the applicable funit of liability of this endorsoment, but without any disligators to apply for or furnish any such time is,
- [2] all reasonable expenses incurred by the insured at the Company's response, provided that payment for loss of earlings shall not exceed the actual arrount of such loss, nor in any event \$25 for any one day.

#### DEFINITION OF INSURED

The unquelified word "insured" includes the manied insured and also includes any exerctive officer, director or studiocider shared while acting within the scope of his duties as such of the named insured is a partnership, the unquelified word line aured" also includes any partner therein but only with respect to his liability as such.

The insurance afforded under this endorsement applies apparately to each insured against where elains is made or sure is brought, but the inclusion here in of more than one insured shart not righted to increase the limits of the Company's traditity.

LITECTIVE not prior to time applied for (12:01 A.M. Standard Time in Cubilet via, Const. in the I Horth Onlytta, on the infection out a blown situate that endesertent, when countersigned, becomes a part of the above montained solvy in early the Company designated in the Ladinations, and supersoles and transics anything in the policy contrary hereto but is otherwise subject to the Local trans. Instrung Agreener's faci mans and Constituted to execut.

PLANCING INJURY LIABILITY LINE . 

OVER

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SSS BO. Flower St.   100 Mayor   350-41-31   309-9-01   350-41-31   7 -	RSEMEN	Coverag	of Cho	ress X	Change, add or Rate Class delete Vehicle(s) Change		_ Endo	commont 864	rd Edition
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#nd. #61 90-07-01 350-41-34

Effective Date 2-27-79

CYPRUS MINES CORPORATION

Policy Number of the Company designated in the Declarations

ADDITIONAL INSUREDS - BECHTEL POWER CORPORATION AND ARIZONA PUBLIC SERVICE COMPANY

It is agreed that such insurance as is afforded by this policy is hereby extended to apply to

BECHTEL POWER CORPORATION and ARIZONA PUBLIC SERVICE COMPANY

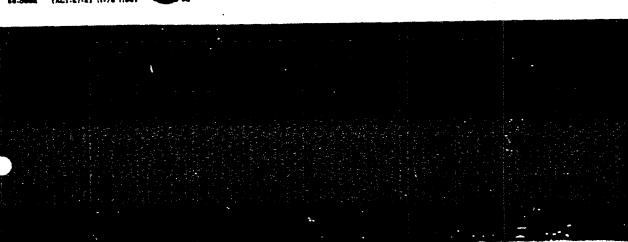
as Additional Insureds, but only with respect to legal liability arising out of work performed by Cyprus Specialty Steel Company under Subcontract #AO-WM-311 (SC); and that this insurance is primary insurance as respects the interests of the Additional Insureds and that any other insurance maintained by the Additional Insureds is excess insurance, notwithstanding any conflicting provisions in this policy to the contrary.

It is further agreed that the Company named in the Declarations shall waive all rights of subrogation against the Additional Insureds, their directors, officers, agents and employees and against other subcontractors.

Effective not prior to time applied for (12:0) A.M. Standard Time in Colifornia, Oregen and North Dekato), on the effective date shown above this endorsement, when countersigned, becames part of the above numbered policy issued by the Company designated in the Declarations, and supersedes and controls anything in the policy cartrery hereto but is otherwise subject to the Declarations, Insuring Agreements, Exclusions and Conditions thereof.

Countersigned

AUTHORIZED REPRESENTATIVE



TIE 0026





This endorsement, effective 2-27-79 forms a part ut policy No. 359-41-34 Cyprus Mines Corporation, et al incl. Cyprus Specialty issued to Steel Company

Truck Insurance Exchange

It is agreed that such insurance as is afforded by this policy is hereby extended to apply to

Bechtel Power Corporation and Arizona Public Service Company, their directors, officers, agents and employees

as Additional Insureds, but only with respect to legal liability arising out of work performed by Cyprus Specialty Steel Company under Subcontract #AU-WM-311 (SC); and that this insurance is primary insurance as respects their interests of the Additional Insureds and that any other insurance maintained by the Additional Insureds is excess insurance, nothwithstanding any conflicting provisions in this policy to the contrary.

It is further agreed that the Company named in the Declarations shall wrive all rights of subrogation against the Additional Insureds, their directors, officers, agents and employees and against other contractors.

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Form 1801





### ENDORSEMENT PERIOD, TERRITORY

This endorsement applies only to injury occurring on and after the effective date hereof, during the policy period and within the United States of America, its territories or possessions, or Canada.

## EXCLUSIONS

This endorsement does not apply:

- (a) to liability essumed by the insured under any contract or agreement;
- (b) to injury arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of any insured;
- (c) to Injury arising out of any advertising, broadcasting or telecasting activities by or for the insured;
- (d) to injury sustained by any person who is an employee of any insured at the time of the offense causing the injury.
- (e) to personal lojury arising out of a libet or stander or a publication or utrerance. In violation of an individual's right of privacy if the first injurious publication or utrerance of the same or similar material by or on behalf of the named insured was made prior to the effective data of this insurance;
- If) to personal Injury arising out of any publication or utterance made by or at the direction of any Insured with knowledge of the falsing thereofs
  - [a] Of a libel or slander or of other defernatory or disparaging material, or
  - (b) In violation of an individual's right of privacy concerning any person, organization or business enterprise, or his or its products or services.

#### CONDITIONS

- 1. Pellcy Cenellilens: The conditions of the policy captioned "Inspection and Audit", "Notice", "Assistance and Cooperation of the Insured", "Action Against Company", "Other Insurence", Subrogation", "Changes", "Premium", "Assignment", "Cancellation" and "Declarations" apply to the insurance afforded by this endorsement,
- 2. Natice of Injury or Occurrence: In the event of Injury to which this endorsement applies or of an occurrence which may give rise to a claim therefor, written notice shall be given by or on behalf of the insured to the Company or any of its authorized agents as soon as practiculus. Such notice shall contain particulars sufficient to identify the Insured and also reasonably obtainable information respecting the time, place and circumstances of the occurrence, the names and addresses of the injured and of available witnesses.
- 3. Umits of Bability: The limit of Bability stated above as applicable to "each person aggregate" is the limit of the Company's Bability for eri damages arising out of one or more injuries sustained by the same person or organization during the twelve month period beginning on the effective date shown, all while this endorsement is in force. The limit of liability stated above as "endursement eggregate" is, subject to the provision respecting "each person aggregate", the total limit of the Company's Hability for all damages during the twelve month period beginning on the effective date shown, all while this endorsement is in force. Such aggregate limits shall apply during each succeeding twelve month period for which this insurance may be in force.

Part IV. Coverage J. is amended as follows:

- [1] In the last line of the second paragraph of the Insuring Agreements the words "one year" ere amended to read "six years".
- (2) The definition of "Uninsured Motor Vehicle" is amended to include a land motor vehicle or trailer to which there is a bodily injury or liability insurance policy applicable at the time of the accident but the Company writing the same is an becomes insolvent.
- (3) Limits of Liability (b)(2) and (d) are hereby deleted.
- (4) Under Condition XI, Other Insurance; the Condition pertaining to Coverage J is deleted and the following substituted therefor:

With respect to bodily injury to an insured while occupying an automobile not owned by the named insured, the insurence under the Uninsured Motorists Coverage shall apply only as excess insurance over any other similar insurance available to such insured and applicable to such automobile as primary insurance.

Except as provided in the foregoing peragraph, the Company shall not be liable for a greater proportion of any loss to which this Uninsubd Motorists Coverage applies than the limit of liability hereunder bears to the sum of the applicable limits of liability of this insurance and such other insurance.

#### Missouri

Under Part IV, Coverege J, the definition of "Uninsured Motor Vehicle" is amended to include a land motor vehicle or trailer whose insurer is unable to make payment with respect to the legal liability of its insured within the limits required by the motor vehicle financial responsibility law of Missouri because of insolvency; provided such insolvency occurs within two years after the accident.

#### Nebraska

Exclusion 4 (b) under Part II-is amended as follows:

(b) more than one tape, wire, record disc or other medium for use with any device or instrument designed for the recording, reproduction or recording and reproduction of sound.

#### Olishoma

Condition X., Subrogetion, shall not apply to any Modical Expense Insurance provided by the policy.

## South Carolina

Exclusion (5) under Part I does not apply to the selling, serving or giving of any alcoholic beverage (a) to a person under the influence of alcohol or (b) which causes or contributes to the intoxication of any person.

## Sauth Dakota

If the named insured is an individual, such insurance as is afforded by this policy for Automobile Medical Expense or Automobile Medical Payments Insurance is

amended to delete the word "one year" in the paragraph designated number 85 of Pert III and to substitute a words "two years" therefor.

#### Washington

Part IV, Coverage J, is amended as follows:

- [1] Wherever the words "one year" appear in the Insuring Agreement, the words "three years" are substituted therefor.
- (2) The definition of "Uninsured Motor Vehicle" is amended to include a land motor vehicle or trailer whose insurer is unable to make payment with respect to the legal liability of its insured within the limits of its policy because of insolvency; provided such insolvency occurs within three years after the accident.
- (3) In the event the Company is requested to make any payment, it shall be subrogated to all the insured's right of recovery therefor against any person or organization and shall to the extent of such payment be entitled to the proceeds of any settlement or judgment which the insured may obtain against such person or organization; provided that whenever the Company is required to make payment because of insolvency, as provided herein, its right of subrogation therefor is limited to proceedings directly against the insolvent insurer or receiver. In such proceedings the Company shall exercise those rights which the insured of the insolvent insurer might otherwise have had if he had personally made the payment.

#### Wisconsin

Coverages G and H are amended to include reasonable expenses incurred for intropractic services.

Part IV. Coverage J. is amended as follows:

- (1) In the last line of the second paragraph of the Insuring Agreements the words "one year" are amended to read "three years".
- (2) The definition of "Uninsured Motor Vehicle" is amended to include a motor vehicle with respect to which the owner or operator is insured against liability for bodily injury, sickness or disease, including death resulting therefrom, by an insurer who is declared insolvent, either before or after the accident, by a court of competent jurisdiction.

#### Wyoming

Part IV, Coverage J, is amended as follows:

- (1) The definition of "Uninsured Motor Vehicle" is amended to Include a land motor vehicle or trailer to which a bodily injury liability insurance policy is applicable at the time of the accident but the Company writing the same is or becomes insolvent.
- [2] In the event the Company is required to make any payment, it shell be subrogated to all the insured's rights of rocovery against any person or organization legally responsible for the bodily injury or death for which such payment is made including the proceeds recoverable from the assets of the insolvent insurer. The Company's right of subrogation shall not include any rights against the insured of the insolvent insurer but shall include such insured's right of recovery against such insurer as though he had personally made the payment for which the Company is subrogating.

In witness whereof, the Company stated in the Declarations executed these presents; but this policy shall not be valid unless countersigned on the Declarations page by a duly authorized representative of the Company.

Secretary

Executive Director

# **11.** UNIGA D MUTUAL INSURANCE OMPANY

DECLARATIONS - PART B

NO.1-0490

shoral \$ 324

AMOUNT	RATE	PREMIUM
4,700,000		\$ 60,000.00
excess		s
300,000		5
s		s
		1
	TOTAL	\$60,000.00

ASSUREO'S NAM	AE CYPRUS	MINES	CORPOR	RATION AND
BENEDICT	CORPORA	LION Y	MD ALL	SUBSIDIARIES
ADDRESS				

523 WEST SIXTH STREET LOS ANGELES, CALIFORNIA 98014

POLICY PERIOD JRNS 1173 TO MARCH 1, 1976

BOTH DAYS AT 12.01 A.M. (STANDARD TIME) AT THE LOCATION(S) OF THE RISKIS) INSURED AND IN ACCORD WITH THE TERMS AND CONDITIONS OF THE FORM(S) ATTACHED.

COVERAGE

## EXCESS LIABILITY (UNBRELLA)

ENDORSEMENT NO. 1 DIRECTORS & OFFICERS EXCLUSION ENDORSEMENT NO. 2 CANCELLATION TEIRTY (36) DAYS

H. J. Assad Inc. Los Angeles Commission: 17.5%

New

CONTRUC NO. 1-0490

imr/cg

MAY 23, 1973

ALLEM, MILLER AND ASSOCIATES, INC. Underwriting Hanagers

AUTHORIZED BY

THIS DECLARATIONS PAGE, WITH "POLICY PROVISIONS-PART A", AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETES
THE AROVE POLICY
THE AROVE POLICY

CO006245

## EXCESS UMBRELLA POLICY

Named Assured: As stated in Item 1 of the Declarations forming a part hereof

and/or subsidiary, associated, affiliated companies or owned and controlled companies as now or hereafter constituted and of which prompt notice has been given to the Company.

## **DECLARATIONS**

ITEM 1. NAMED ASSURED CYPRUS MINES CORPORATION AND BENEDICT CORPORATION

AND ALL SUBSIDIARIES

ITEM 2. Underlying Umbrella Policies: RESERVE INSURANCE COMPANY AND OTHERS AS ON RECORD WITH THE BROKER

tTEM 3. Underlying Umbrella limits \$300,000.

(Insuring Agreement II):

1TEM 4. Underlying Umbrella Aggregate Limits \$300,000.

(Insuring Agreement II):

ITEM 5. Limit of Liability \$4,700,000.

(Insuring Agreement II):

ITEM 6. Aggregate Limit of Liability \$4,700,000.

(Insuring Agreement II):

ITEM 7. Notice of Occurrence (Conditions 4) to:- ALLEN, MILLER AND ASSOCIATES, INC.
450 SANSOME STREET, SAN FRANCISCO, CA 94111

## **INSURING AGREEMENTS**

## 1. COVERAGE

The Company hereby agrees, subject to the limitations, terms and conditions hereinafter mentioned, to indemnify the Assured for all sums which the Assured shall be obligated to pay by reason of the liability.

- (a) imposed upon the Assured by law.
- or

  (b) assumed under contract or agreement by the Named Assured and/or any officer, director, stockholder, partner or employee of the Named Assured and/or any officer, director, stockholder, partner or employee of the Named Assured, while acting in his capacity as such.

for damages, direct or consequential and expenses on account of:-

- (i) Personal injuries, including death at any time resulting therefrom.
- (ii) Property Damage
- (iii) Advertising liability.

caused by or arising out of each occurrence happening anywhere in the World, and arising out of the hazards covered by and as defined in the Underlying Umbrella Policies stated in Item 2 of the Declarations and issued by Underwriters at Lloyd's, London, and certain Insurance Companies (hereinafter called the "Underlying Umbrella Insurers").

## II. LIMIT OF LIABILITY - UNDERLYING LIMITS

It is expressly agreed that liability shall attach to the Company only after the Underlying Umbrella Insurers have paid or have been held liable to pay the full amount of their respective ultimate net loss liability as follows:-

- \$ (as stated in Item 3 of the Declarations)
  - he Declarations) occurrence, but stated in Item 4 in the aggregate
- (as stated in Item 4 of the Declarations)

in the aggregate for each annual period during the currency of this Policy separately in respect of Products Liability and separately in respect of Personal Injury (fatal or non-fatal) by Occupational Disease sustained by any employees of the Assured.

ultimate net loss in respect of each

and the Company shall then be liable to pay only the excess thereof up to a further

- (as stated in Item 5 of the Declarations)
- ultimate net loss in all in respect of each occurrence-subject to a limit of
- \$ {as stated in Item 6 of the Declarations}

in the aggregate for each annual period during the currency of this Policy separately in respect of Products Liability and separately in respect of Personal Injury (fatal or non-fatal) by Occupational Disease sustained by any employees of the Assured.

Attached to Act Inming Pares Corporation And BENEDICT CORPORATION AND ALISSUED TO: SUBSIDIARIES

Dated: MAY 2

MAY 23, 1973

ALLEN, MILLER AND ASSOCIATES, INC.

Underwriting Managers

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•	SHIP, MAINTENANCE, OPERATION,	USE, LOADIN	G OR UNLOADING	OF		•	
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	INSURED OR ANY OTHER ALECKAFT		ANT PERSON IN	THE			•
•	COURSE OF HIS EMPLOYMENT BY AN	Y INSURED.	•				
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Indorsement No. 3 Additional Premium \$1.	720.00	Return Premiu	ım mı	
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Nothing herein contained shall be held to vary, after, waive or change any of the terms, limits or conditions of the Policy except as hereinabove of the and forming part of Policy No. 1-0490  UNIGARD MUTUAL INSURANCE COMPANY  By  AMAIS	Name of Assured CYPRUS M	INES CORPORATION	AND BENEDICT	CORPORATION	AND ALL SUB	SIDIARIE
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ame of Assure	CYPRUS MINES CORPORATION AND BENEDICT CORPORATION AND ALL SUBSIDE
	N CONSIDERATION OF AN ADDITIONAL PREMIUM OF \$300.00, IT IS AGREED HAT THE FOLLOWING IS ADDED AS A NAMED ASSURED:
	CYPRUS HAWAIIAN CEMENT CORPORATION
	T IS FURTHER AGREED THAT THE INCLUSION OF MORE THAN ONE ASSURED DOES OF OPERATE TO INCREASE THE COMPANY'S LIMIT OF LIABILITY.
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Nothing herein set forth.	contained shall be held to vary, alter, waive or change any of the terms, limits or conditions of the Policy except as hereinal
This endorseme	ent is effective FEBRUARY 15, 1974
Attached to and	d forming part of Policy No. 1-0490 of the
	UNIGARD MUTUAL INSURANCE COMPANY
	UNIGARD MUTUAL INSURANCE COMPANY
	UNIGARD MUTUAL INSURANCE COMPANY
	ALLEN, MILLER & ASSOCIATES, INC. Underwriting Managers
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Nothing herein contain	ed shall be held to vary, alter, waive or chang	e any of the terms, limits or con	ditions of the Policy	except as hereina
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This endorsement is el	Téctive APRIL 3, 1975			
Attached to and formin	g part of Policy No. 1-049	0	of the	
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## NUCLEAR INCIDE! EXCLUSION CLAUSE—LIAB TY-DIRECT (BROAD)

(Approved by Lloyd's Underwriters' Fire and Non-Marine Association)

For attachment to insurances of the following classifications in the U.S.A., its Territories and Possessions, Puerto Rico and the Canal Zone:-

Owners, Landlords and Tenants Liability, Contractual Liability, Elevator Liability, Owners or Contractors (including railroad) Protective Liability, Manufacturers and Contractors Liability, Professional and Malpractice Liability, Storekeepers Liability, Garage Liability, Manufacturers Liability, Garage Liability, Contractors Liability, Contractors Liability, Garage Liability, Contractors Liability, Garage Liability, Contractors Liability, Contractors Liability, Contractors or Contractors (including railroad) Protective Liability, Manufacturers and Contractors Liability, Contractors or Contractors (including railroad) Protective Liability, Manufacturers and Contractors Liability, Contractors or Contractors (including railroad) Protective Liability, Manufacturers and Contractors Liability, Professional and Malpractice Liability, Storekeepers Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractors Liability, Contractor ity, Automobile Liability (including Massachusetts Motor Vehicle or Garage Liability),

not being insurances of the classifications to which the Nuclear Incident Exclusion Clause—Liability— Direct (Limited) applies.

## This policy*

does not apply:--

I. Under any Liability Coverage, to injury, sickness, disease, death or destruction

with respect to which an insured under the policy is also an insured under a nuclear energy libability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or

(b) resulting from the hazardous properties of nuclear material and with respect to which (1) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (2) the insured is, or had this policy not been issued would be entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

II. Under any Medical Payments Coverage, or under any Supplementary Payments Provision relating to immediate medical or surgical relief, to expenses incurred with respect to bodily injury, sickness, disease or death resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization.

III. Under any Liability Coverage, to injury, sickness, disease, death or destruction resulting from the hazardous properties of nuclear material, if

(a) the nuclear material (1) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (2) has been discharged or dispersed therefrom;

(b) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed,

stored, transported or disposed of by or on behalf of an insured; or

(c) the injury, sickness, disease, death or destruction arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (c) applies only to injury to or destruction of property at such nuclear facility.

IV. As used in this endorsement:

"hazardous properties" include radioactive, toxic or explosive properties; "nuclear material" means source material, special nuclear material or byproduct material; "source material", "special nuclear material", and "byproduct material" have the meanings given them in the Atomic Energy Act 1954 or in any law amendatory thereof; "spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor; "waste" means any waste material (1) containing byproduct material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof; "nuclear facility" means

(a) any nuclear reactor,

(b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste,

(c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,

(d) any structure, hasin, excavation, premises or place prepared or used for the storage or disposal of waste, and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations; "nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

With respect to injury to or destruction of property, the word "injury" or "destruction" includes all forms of radioactive contamination of property.

It is understood and agreed that, except as specifically provided in the foregoing to the contrary, this clause is subject to the terms, exclusions, conditions and limitations of the Policy to which it is attached.

words underlined should be amended to designate the liability co	verage to which this clause is to apply.	
Attached to and forming part of RARESE No. 1-0490	ALLEN, MILLER AND ASSOCIATES,	INC.
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Note: As respects policies which afford liability coverages and other forms of coverage in addition, the

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